



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 Western and Southern Life Insurance Company

NAIC Group Code	0836 (Current)	0836 (Prior)	NAIC Company Code	70483	Employer's ID Number	31-0487145
Organized under the Laws of	Ohio			State of Domicile or Port of Entry	OH	
Country of Domicile	United States of America					
Incorporated/Organized	02/23/1888			Commenced Business	04/30/1888	
Statutory Home Office	400 Broadway (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)		
				513-629-1800 (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)		
				513-629-1800 (Area Code) (Telephone Number)		
Internet Website Address	WWW.WesternSouthernLife.com					
Statutory Statement Contact	Wade Matthew Fugate (Name)			513-629-1402 (Area Code) (Telephone Number)		
	CompAcctGrp@WesternSouthernLife.com (E-mail Address)			513-629-1871 (FAX Number)		

OFFICERS

Chairman of Board, President & CEO	John Finn Barrett	
Secretary and Counsel	Donald Joseph Wuebbling	

OTHER

James Howard Acton Jr. #, VP	Edward Joseph Babbitt, VP, Sr Counsel	Troy Dale Brodie, Sr VP, Chief Marketing Officer
Daniel Joseph Carter #, VP	Karen Ann Chamberlain, Sr VP, Chief Information Officer	Kim Rehling Chiodi, Sr VP
Keith Terrill Clark, MD, VP, Medical Director	James Joseph DeLuca, VP	Bryan Chalmer Dunn, Sr VP
Lisa Beth Fangman, VP	Wade Matthew Fugate #, VP, Controller	Stephen Paul Hamilton, VP
Daniel Wayne Harris, Sr VP, Chief Actuary	David Todd Henderson, Sr VP, Chief Risk Officer	Christopher Xavier Hill, VP
Kevin Louis Howard, VP, Deputy Gen Counsel	Bradley Joseph Hunkler, Sr VP, Chief Financial Officer	Stephen Gale Hussey Jr., VP
Narendra Varma Kanteti, VP	Phillip Earl King, VP, Auditor	Michael Joseph Laatsch, VP
Linda Marie Lake, VP	Roger Michael Lanham #, Sr VP, Co-Chief Inv Officer	Daniel Roger Larsen, VP, Tax
Todd Anthony Lee #, VP	Matthew William Loveless, VP	Joseph Hanlon Lynch Jr. #, VP
Bruce William Maisel, VP, CCO	Jill Tripp McGruder, Sr VP, Chief Marketing Officer	Jimmy Joe Miller, Sr VP
Jonathan David Niemeyer, Sr VP, CAO, & Gen Counsel	Steven Owen Reeves, VP	Mario Joseph San Marco, VP
Travis Daniel Schraffenberger #, VP	Luc Paul Sicotte, VP	Denise Lynn Sparks, VP
Jeffrey Laurence Stainton, VP, Assoc Gen Counsel	Thomas Martin Stapleton, VP	Gerald Joseph Ulland, VP
James Joseph Vance, Sr VP, Treasurer	Eric John Walzer #, VP	Brendan Matthew White #, Sr VP, Co-Chief Inv Officer

DIRECTORS OR TRUSTEES

John Finn Barrett	James Norman Clark	Jo Ann Davidson
James Kirby Risk III	Robert Blair Truitt #	George Herbert Walker III
Thomas Luke Williams	John Peter Zanotti	

State of	Ohio	SS:
County of	Hamilton	

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

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

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D) .....	3,432,246,249	0	3,432,246,249	3,567,134,235
2. Stocks (Schedule D):				
2.1 Preferred stocks .....	36,168,043	0	36,168,043	38,404,301
2.2 Common stocks .....	3,480,836,781	10,143	3,480,826,638	3,158,650,776
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....	57,655,110	0	57,655,110	41,006,238
3.2 Other than first liens .....			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ .....0 encumbrances) .....	25,993,496	0	25,993,496	26,853,515
4.2 Properties held for the production of income (less \$ .....0 encumbrances) .....	3,110,827	0	3,110,827	3,153,252
4.3 Properties held for sale (less \$ .....0 encumbrances) .....			0	
5. Cash (\$ .....(4,249,323) , Schedule E - Part 1), cash equivalents (\$ .....68,987,168 , Schedule E - Part 2) and short-term investments (\$ .....83,956,943 , Schedule DA) .....	148,694,788	0	148,694,788	151,049,563
6. Contract loans (including \$ ..... premium notes) .....	167,004,536	0	167,004,536	168,581,964
7. Derivatives (Schedule DB) .....	0	0	0	153,074
8. Other invested assets (Schedule BA) .....	1,601,152,489	102,127,715	1,499,024,774	1,293,151,755
9. Receivables for securities .....	3,766,707	0	3,766,707	13,686,790
10. Securities lending reinvested collateral assets (Schedule DL) .....	17,591,988	0	17,591,988	55,100,703
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	8,974,221,014	102,137,858	8,872,083,156	8,516,926,166
13. Title plants less \$ ..... charged off (for Title insurers only) .....			0	
14. Investment income due and accrued .....	44,668,563	0	44,668,563	46,221,367
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	2,854,550	0	2,854,550	2,626,775
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....	49,433,224		49,433,224	49,319,875
15.3 Accrued retrospective premiums (\$ ..... ) and contracts subject to redetermination (\$ ..... ) .....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	510,899	0	510,899	88,945
16.2 Funds held by or deposited with reinsured companies .....			0	
16.3 Other amounts receivable under reinsurance contracts .....	16,648,929	0	16,648,929	23,007,064
17. Amounts receivable relating to uninsured plans .....			0	
18.1 Current federal and foreign income tax recoverable and interest thereon .....			0	
18.2 Net deferred tax asset .....	96,461,829	0	96,461,829	139,347,117
19. Guaranty funds receivable or on deposit .....	1,262,543	0	1,262,543	1,349,600
20. Electronic data processing equipment and software .....	32,477,019	28,362,583	4,114,436	4,339,515
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....	8,646,207	8,646,207	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			0	
23. Receivables from parent, subsidiaries and affiliates .....	27,366,675	2,438,242	24,928,433	24,726,533
24. Health care (\$ ..... ) and other amounts receivable .....	691,622	92,627	598,995	1,631,979
25. Aggregate write-ins for other than invested assets .....	7,540,922	7,540,922	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	9,262,783,996	149,218,439	9,113,565,557	8,809,584,936
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	994,108,805	0	994,108,805	982,729,267
28. Total (Lines 26 and 27) .....	10,256,892,801	149,218,439	10,107,674,362	9,792,314,203
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. Prepaid Expense .....	7,540,922	7,540,922	0	
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) .....	7,540,922	7,540,922	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ ..... 2,654,244,063 (Exh. 5, Line 9999999) less \$ ..... included in Line 6.3 (including \$ ..... Modco Reserve) .....	2,654,244,063	2,619,095,999
2. Aggregate reserve for accident and health contracts (including \$ ..... 0 Modco Reserve) .....	253,076,189	244,891,281
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ ..... Modco Reserve) .....	230,632,367	237,126,379
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11) .....	45,165,457	59,091,307
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11) .....	3,095,096	3,138,333
5. Policyholders' dividends \$ ..... 239,000 and coupons \$ ..... due and unpaid (Exhibit 4, Line 10) .....	239,000	240,000
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ ..... Modco) .....	748,191	989,816
6.2 Dividends not yet apportioned (including \$ ..... Modco) .....	41,438,251	40,598,827
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 \$ ..... 64,283 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) .....	3,986,361	4,939,313
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts .....	4,946,028	6,577,966
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 \$ ..... assumed and \$ ..... 488,621 ceded .....		
9.4 Interest maintenance reserve (IMR, Line 6) .....	488,621	427,981
10. Commissions to agents due or accrued-life and annuity contracts \$ ..... 2,179,311 accident and health \$ ..... 95,843 and deposit-type contract funds \$ ..... .....	51,598,153	46,166,028
11. Commissions and expense allowances payable on reinsurance assumed .....	2,275,154	2,715,654
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6) .....	315,393	332,289
13. Transfers to Separate Accounts due or accrued (net) (including \$ ..... 0 accrued for expense allowances recognized in reserves, net of reinsured allowances) .....	196,139,929	210,400,428
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5) .....	(312,218)	(24,375)
15.1 Current federal and foreign income taxes, including \$ ..... 19,522,957 on realized capital gains (losses) .....	3,852,705	3,817,114
15.2 Net deferred tax liability .....	8,064,116	27,218,362
16. Unearned investment income .....		
17. Amounts withheld or retained by company as agent or trustee .....	2,925,942	3,106,601
18. Amounts held for agents' account, including \$ ..... agents' credit balances .....	966,681	673,892
19. Remittances and items not allocated .....	2,799,229	3,653,822
20. Net adjustment in assets and liabilities due to foreign exchange rates .....		
21. Liability for benefits for employees and agents if not included above .....	213,020,480	198,477,123
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) .....	341,386,599	275,485,912
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 .....		
24.05 Drafts outstanding .....		
24.06 Liability for amounts held under uninsured plans .....		
24.07 Funds held under coinsurance .....		
24.08 Derivatives .....	0	1,173,724
24.09 Payable for securities .....	131,049	1,099,733
24.10 Payable for securities lending .....	132,987,534	147,360,095
24.11 Capital notes \$ ..... and interest thereon \$ ..... .....		
25. Aggregate write-ins for liabilities .....	103,825,078	122,476,634
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	4,298,035,448	4,261,250,238
27. From Separate Accounts Statement .....	994,108,805	982,729,267
28. Total liabilities (Lines 26 and 27) .....	5,292,144,253	5,243,979,505
29. Common capital stock .....	1,000,000	1,000,000
30. Preferred capital stock .....		
31. Aggregate write-ins for other than special surplus funds .....	0	0
32. Surplus notes .....	0	
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1) .....	55,002,515	55,002,515
34. Aggregate write-ins for special surplus funds .....	0	0
35. Unassigned funds (surplus) .....	4,759,527,594	4,492,332,183
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 \$ ..... 0 in Separate Accounts Statement) .....	4,814,530,109	4,547,334,698
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....	4,815,530,109	4,548,334,698
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	10,107,674,362	9,792,314,203
DETAILS OF WRITE-INS		
2501. Pension Liability .....	100,824,595	115,879,183
2502. Uncashed drafts and checks pending escheatment to a state .....	2,346,446	2,580,536
2503. Interest on contract and policy funds .....	654,037	3,415,528
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	601,387
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	103,825,078	122,476,634
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) .....	253,741,872	256,197,400
2. Considerations for supplementary contracts with life contingencies .....	24,362	0
3. Net investment income (Exhibit of Net Investment Income, Line 17) .....	322,165,009	545,323,549
4. Amortization of Interest Maintenance Reserve (IMR, Line 5) .....	2,911,418	2,044,587
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) .....	888,464	854,695
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	0
8.2 Charges and fees for deposit-type contracts .....	0	
8.3 Aggregate write-ins for miscellaneous income .....	2,367,542	1,308,439
9. Total (Lines 1 to 8.3) .....	582,098,667	805,728,670
10. Death benefits .....	139,559,911	179,472,294
11. Matured endowments (excluding guaranteed annual pure endowments) .....	3,464,528	393,422
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8) .....	119,813,722	108,904,179
13. Disability benefits and benefits under accident and health contracts .....	16,044,862	16,607,554
14. Coupons, guaranteed annual pure endowments and similar benefits .....	0	
15. Surrender benefits and withdrawals for life contracts .....	71,106,382	76,159,687
16. Group conversions .....	0	
17. Interest and adjustments on contract or deposit-type contract funds .....	10,339,473	23,787,377
18. Payments on supplementary contracts with life contingencies .....	499,292	534,065
19. Increase in aggregate reserves for life and accident and health contracts .....	38,702,506	(5,848,452)
20. Totals (Lines 10 to 19) .....	399,530,676	400,010,126
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) .....	27,605,540	25,514,799
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1) .....	1,288,323	(3,908,876)
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4) .....	122,707,192	125,177,442
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3) .....	16,287,983	15,239,161
25. Increase in loading on deferred and uncollected premiums .....	(747,955)	(1,294,149)
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	(69,679,947)	(57,159,530)
27. Aggregate write-ins for deductions .....	(29,509,502)	(36,515,683)
28. Totals (Lines 20 to 27) .....	467,482,310	467,063,290
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) .....	114,616,357	338,665,380
30. Dividends to policyholders .....	57,514,116	57,752,235
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30) .....	57,102,241	280,913,145
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	5,192,793	28,819,649
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) .....	51,909,448	252,093,496
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ ..... 14,231,045 (excluding taxes of \$ ..... 4,492,677 transferred to the IMR) .....	1,688,251	15,960,840
35. Net income (Line 33 plus Line 34) .....	53,597,699	268,054,336
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) .....	4,548,334,698	4,294,209,873
37. Net income (Line 35) .....	53,597,699	268,054,336
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ ..... 48,990,456 .....	271,374,352	(149,736,404)
39. Change in net unrealized foreign exchange capital gain (loss) .....		
40. Change in net deferred income tax .....	17,794,036	50,246,315
41. Change in nonadmitted assets .....	(26,671,070)	(1,367,403)
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	(552,311)
44. Change in asset valuation reserve .....	(65,900,687)	69,911,856
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 .....	0	0
51.2 Transferred to capital (Stock Dividend) .....		
51.3 Transferred from capital .....		
51.4 Change in surplus as a result of reinsurance .....		
52. Dividends to stockholders .....		(40,000,000)
53. Aggregate write-ins for gains and losses in surplus .....	17,001,081	57,568,436
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	267,195,411	254,124,825
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....	4,815,530,109	4,548,334,698
DETAILS OF WRITE-INS		
08.301. Miscellaneous Income .....	2,367,542	1,308,439
08.302. ....		
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) .....	2,367,542	1,308,439
2701. Benefits for employees and agents not included elsewhere .....	41,588,312	45,158,027
2702. Securities lending interest expense .....	930,999	936,370
2703. Miscellaneous Expense .....	313,196	1,027
2798. Summary of remaining write-ins for Line 27 from overflow page .....	(72,342,009)	(82,611,107)
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above) .....	(29,509,502)	(36,515,683)
5301. Change in unrecognized pension liability, net of tax .....	18,511,807	41,379,564
5302. Change in unrecognized other post retirement employee benefits liability, net of tax .....	4,558,527	22,275,838
5303. Change in unrecognized SERP liability, net of tax .....	(1,362,438)	1,461,576
5398. Summary of remaining write-ins for Line 53 from overflow page .....	(4,706,815)	(7,548,542)
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above) .....	17,001,081	57,568,436

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance .....	253,220,113	257,767,309
2. Net investment income .....	289,537,319	399,831,061
3. Miscellaneous income .....	3,256,006	2,163,134
4. Total (Lines 1 through 3) .....	546,013,438	659,761,504
5. Benefit and loss related payments .....	376,866,858	412,303,961
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	(69,392,104)	(57,157,935)
7. Commissions, expenses paid and aggregate write-ins for deductions .....	96,817,596	68,180,978
8. Dividends paid to policyholders .....	56,917,317	57,224,222
9. Federal and foreign income taxes paid (recovered) net of \$ .....2,445,426 tax on capital gains (losses) .....	42,866,948	47,844,384
10. Total (Lines 5 through 9) .....	504,076,615	528,395,610
11. Net cash from operations (Line 4 minus Line 10) .....	41,936,823	131,365,894
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	825,252,178	798,603,591
12.2 Stocks .....	546,227,331	781,840,362
12.3 Mortgage loans .....	919,904	11,564,502
12.4 Real estate .....	472,500	744,845
12.5 Other invested assets .....	153,462,290	140,199,057
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	45,415	(11,464)
12.7 Miscellaneous proceeds .....	47,581,872	295,375,484
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	1,573,961,490	2,028,316,377
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	690,324,135	829,108,203
13.2 Stocks .....	544,378,588	590,543,407
13.3 Mortgage loans .....	17,568,776	35,716,200
13.4 Real estate .....	1,138,692	1,398,258
13.5 Other invested assets .....	290,786,569	306,777,064
13.6 Miscellaneous applications .....	968,684	78,510,252
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	1,545,165,444	1,842,053,384
14. Net increase (decrease) in contract loans and premium notes .....	(1,577,428)	(3,156,777)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	30,373,474	189,419,770
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....	0	0
16.2 Capital and paid in surplus, less treasury stock .....	0	0
16.3 Borrowed funds .....	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	(6,494,012)	(3,238,104)
16.5 Dividends to stockholders .....	0	40,000,000
16.6 Other cash provided (applied) .....	(68,171,061)	(230,284,027)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(74,665,073)	(273,522,131)
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) .....	(2,354,776)	47,263,533
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	151,049,563	103,786,030
19.2 End of year (Line 18 plus Line 19.1) .....	148,694,788	151,049,563

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

20.0001.Dividend from Western-Southern Life Assurance Company in the form of debt securities .....		99,102,175
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ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern 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 .....	253,741,872	11,613,469	215,175,826	1,422,611		0	4,189,694	0	0	0	21,340,272	
2. Considerations for supplementary contracts with life contingencies .....	24,362				24,362							
3. Net investment income .....	322,165,009	19,646,243	149,695,336	381,779	236,405		4,840,025				14,425,195	132,940,026
4. Amortization of Interest Maintenance Reserve (IMR) .....	2,911,418	159,077	1,214,067	3,106	1,923		46,078				117,339	1,369,828
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	0											
6. Commissions and expense allowances on reinsurance ceded .....	888,464	0	0	0		0	0	0	0	0	888,464	
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 .....	2,367,542	0	0	0	0	0	0	0	0	0	0	2,367,542
9. Totals (Lines 1 to 8.3) .....	582,098,667	31,418,789	366,085,229	1,807,496	262,690	0	9,075,797	0	0	0	36,771,270	136,677,396
10. Death benefits .....	139,559,911	16,586,449	117,138,624				5,834,838					
11. Matured endowments (excluding guaranteed annual pure endowments) .....	3,464,528	2,490,303	974,225									
12. Annuity benefits .....	119,813,722			50,059,539				69,754,183				
13. Disability benefits and benefits under accident and health contracts .....	16,044,862		2,538,350						0	0	13,506,512	
14. Coupons, guaranteed annual pure endowments and similar benefits .....	0											
15. Surrender benefits and withdrawals for life contracts .....	71,106,382	3,154,662	47,080,651	18,179,500			2,564,459	127,110				
16. Group conversions .....	0											
17. Interest and adjustments on contract or deposit-type contract funds .....	10,339,473	2,760,316	7,452,923	19,888	105,375						971	
18. Payments on supplementary contracts with life contingencies .....	499,292				499,292							
19. Increase in aggregate reserves for life and accident and health contracts .....	38,702,506	(7,953,314)	37,520,935	(363,372)	(91,963)		1,405,312				8,184,908	
20. Totals (Lines 10 to 19) .....	399,530,676	17,038,416	212,705,708	67,895,555	512,704	0	9,804,609	69,881,293	0	0	21,692,391	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	27,605,540	0	25,691,666	0		0	0	0	0	0	1,913,874	0
22. Commissions and expense allowances on reinsurance assumed .....	1,288,323	0	158,204	1,121,143		0	5,122	3,854	0	0	0	0
23. General insurance expenses .....	122,707,192	4,247,245	64,681,728	145,784	6,667		232,370	962,549	0	0	12,680,326	39,750,523
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	16,287,983	573,857	8,586,574	5,651	299		111,983	77			1,213,234	5,796,308
25. Increase in loading on deferred and uncollected premiums .....	(747,955)		(747,955)									
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	(69,679,947)							(69,679,947)				
27. Aggregate write-ins for deductions .....	(29,509,502)	330,530	680,137	(65,587,249)	845	0	(1,121,575)	(264,935)	0	0	1,152,774	35,299,971
28. Totals (Lines 20 to 27) .....	467,482,310	22,190,048	311,756,062	3,580,884	520,515	0	9,032,509	902,891	0	0	38,652,599	80,846,802
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) .....	114,616,357	9,228,741	54,329,167	(1,773,388)	(257,825)	0	43,288	(902,891)	0	0	(1,881,329)	55,830,594
30. Dividends to policyholders .....	57,514,116	11,931,625	45,576,771	5,513	207						0	
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30) .....	57,102,241	(2,702,884)	8,752,396	(1,778,901)	(258,032)	0	43,288	(902,891)	0	0	(1,881,329)	55,830,594
32. Federal income taxes incurred (excluding tax on capital gains) .....	5,192,793	(946,009)	3,063,339	(622,615)	(90,311)		15,151	(316,012)			(658,465)	4,747,715
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) .....	51,909,448	(1,756,875)	5,689,057	(1,156,286)	(167,721)	0	28,137	(586,879)	0	0	(1,222,864)	51,082,879
DETAILS OF WRITE-INS												
08.301. Miscellaneous Income .....	2,367,542											2,367,542
08.302. ....												
08.303. ....												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....	2,367,542	0	0	0	0	0	0	0	0	0	0	2,367,542
2701. Benefits for employees and agents not included elsewhere .....	41,588,312	330,530	5,860,582	16,326	845		18,382	76,747			1,152,774	34,132,126
2702. Securities lending interest expense .....	930,999											930,999
2703. Miscellaneous Expense .....	313,196											313,196
2798. Summary of remaining write-ins for Line 27 from overflow page .....	(72,342,009)	0	(5,180,445)	(65,603,575)	0	0	(1,139,957)	(341,682)	0	0	0	(76,350)
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....	(29,509,502)	330,530	680,137	(65,587,249)	845	0	(1,121,575)	(264,935)	0	0	1,152,774	35,299,971

(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 Western and Southern Life Insurance Company

**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR**

	1	2	Ordinary			6	Group	
			3	4	5		7	8
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year .....	2,619,095,999	320,936,920	2,197,799,368	7,702,077	1,654,790	0	91,002,844	0
2. Tabular net premiums or considerations .....	170,700,564	11,487,787	155,928,364	28,136	23,575		3,232,702	
3. Present value of disability claims incurred .....	1,799,276	0	1,137,830	0	XXX		661,446	
4. Tabular interest .....	109,963,305	8,462,398	96,842,077	319,347	80,444		4,259,039	
5. Tabular less actual reserve released .....	154,196	0	228,694	0	(19,570)		(54,928)	
6. Increase in reserve on account of change in valuation basis .....	0	0	0	0	0		0	
7. Other increases (net) .....	4,146,188	0	4,193,666	(47,478)	0		0	
8. Totals (Lines 1 to 7) .....	2,905,859,528	340,887,105	2,456,129,999	8,002,082	1,739,239	0	99,101,103	0
9. Tabular cost .....	118,641,354	6,384,171	110,438,382	0	XXX		1,818,801	
10. Reserves released by death .....	77,823,569	14,063,692	59,994,778	XXX	XXX		3,765,099	XXX
11. Reserves released by other terminations (net) .....	51,015,264	7,455,634	43,136,591	423,039	0		0	
12. Annuity, supplementary contract and disability payments involving life contingencies .....	4,135,278	0	2,528,080	321,739	176,412		1,109,047	
13. Net transfers to or (from) Separate Accounts .....	0	0	0	0	0		0	
14. Total Deductions (Lines 9 to 13) .....	251,615,465	27,903,497	216,097,831	744,778	176,412	0	6,692,947	0
15. Reserve December 31, current year	2,654,244,063	312,983,608	2,240,032,168	7,257,304	1,562,827	0	92,408,156	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds .....	(a) .....2,852,346	.....2,609,050
1.1	Bonds exempt from U.S. tax .....	(a) .....	.....
1.2	Other bonds (unaffiliated) .....	(a) .....185,341,907	.....183,922,148
1.3	Bonds of affiliates .....	(a) .....	.....
2.1	Preferred stocks (unaffiliated) .....	(b) .....1,644,410	.....1,655,501
2.11	Preferred stocks of affiliates .....	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	.....41,144,131	.....41,032,234
2.21	Common stocks of affiliates .....	.....	.....
3.	Mortgage loans .....	(c) .....3,919,183	.....3,973,116
4.	Real estate .....	(d) .....13,376,201	.....13,401,033
5	Contract loans .....	.....11,888,834	.....12,206,409
6	Cash, cash equivalents and short-term investments .....	(e) .....631,169	.....630,706
7	Derivative instruments .....	(f) .....	.....
8.	Other invested assets .....	.....80,561,155	.....80,561,155
9.	Aggregate write-ins for investment income .....	.....1,227,430	.....1,227,430
10.	Total gross investment income .....	.....342,586,766	.....341,218,782
11.	Investment expenses .....		(g) .....16,207,480
12.	Investment taxes, licenses and fees, excluding federal income taxes .....		(g) .....1,235,267
13.	Interest expense .....		(h) .....
14.	Depreciation on real estate and other invested assets .....		(i) .....1,611,026
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....19,053,773
17.	Net investment income (Line 10 minus Line 16) .....		.....322,165,009
DETAILS OF WRITE-INS			
0901.	Securities Lending Fee Income .....	.....892,730	.....892,730
0902.	Miscellaneous .....	.....334,700	.....334,700
0903.	.....		
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	.....1,227,430	.....1,227,430
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 \$ .....3,769,743 accrual of discount less \$ .....4,279,408 amortization of premium and less \$ .....2,097,526 paid for accrued interest on purchases.
- (b) Includes \$ .....0 accrual of discount less \$ .....0 amortization of premium and less \$ .....0 paid for accrued dividends on purchases.
- (c) Includes \$ .....0 accrual of discount less \$ .....0 amortization of premium and less \$ .....0 paid for accrued interest on purchases.
- (d) Includes \$ .....12,048,099 for company's occupancy of its own buildings; and excludes \$ .....0 interest on encumbrances.
- (e) Includes \$ .....208 accrual of discount less \$ .....0 amortization of premium and less \$ .....139 paid for accrued interest on purchases.
- (f) Includes \$ .....0 accrual of discount less \$ .....0 amortization of premium.
- (g) Includes \$ .....0 investment expenses and \$ .....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ .....0 interest on surplus notes and \$ .....0 interest on capital notes.
- (i) Includes \$ .....0 depreciation on real estate and \$ .....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	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 .....	592,676	0	592,676	92,040	0
1.1	Bonds exempt from U.S. tax .....			0		
1.2	Other bonds (unaffiliated) .....	11,358,402	(11,343,503)	14,899	(149,892)	0
1.3	Bonds of affiliates .....	0	0	0	0	0
2.1	Preferred stocks (unaffiliated) .....	849,684	0	849,684	0	0
2.11	Preferred stocks of affiliates .....	0	0	0	0	0
2.2	Common stocks (unaffiliated) .....	64,634,182	(10,184,888)	54,449,294	97,007,626	0
2.21	Common stocks of affiliates .....	0	0	0	169,481,740	0
3.	Mortgage loans .....	0	0	0	0	0
4.	Real estate .....	42,389	0	42,389		0
5.	Contract loans .....	(36,713)		(36,713)		
6.	Cash, cash equivalents and short-term investments .....	39,739		39,739		
7.	Derivative instruments .....	(17,416,719)		(17,416,719)	1,020,139	
8.	Other invested assets .....	0	(9,779,733)	(9,779,733)	52,913,155	0
9.	Aggregate write-ins for capital gains (losses) .....	0	0	0	0	0
10.	Total capital gains (losses) .....	60,063,640	(31,308,124)	28,755,516	320,364,808	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 Western and Southern 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
<b>FIRST YEAR (other than single)</b>											
1. Uncollected .....	310,250		310,250								
2. Deferred and accrued .....	6,223,506		6,223,506								
3. Deferred , accrued and uncollected:											
3.1 Direct .....	6,561,381		6,561,381								
3.2 Reinsurance assumed .....	0										
3.3 Reinsurance ceded .....	27,625		27,625								
3.4 Net (Line 1 + Line 2) .....	6,533,756	0	6,533,756	0	0	0	0	0	0	0	0
4. Advance .....	93,149		93,149								
5. Line 3.4 - Line 4 .....	6,440,607	0	6,440,607	0	0	0	0	0	0	0	0
6. Collected during year:											
6.1 Direct .....	13,884,038		13,884,038								
6.2 Reinsurance assumed .....	0										
6.3 Reinsurance ceded .....	101,665		101,665								
6.4 Net .....	13,782,373	0	13,782,373	0	0	0	0	0	0	0	0
7. Line 5 + Line 6.4 .....	20,222,980	0	20,222,980	0	0	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance) ..	6,608,584	0	6,608,584	0	0	0	0	0	0	0	0
9. First year premiums and considerations:											
9.1 Direct .....	13,740,559		13,740,559								
9.2 Reinsurance assumed .....	0										
9.3 Reinsurance ceded .....	126,163		126,163								
9.4 Net (Line 7 - Line 8) .....	13,614,396	0	13,614,396	0	0	0	0	0	0	0	0
<b>SINGLE</b>											
10. Single premiums and considerations:											
10.1 Direct .....	42,350,948	11,489,720	30,859,960	1,268							
10.2 Reinsurance assumed .....	0										
10.3 Reinsurance ceded .....	0										
10.4 Net .....	42,350,948	11,489,720	30,859,960	1,268	0	0	0	0	0	0	0
<b>RENEWAL</b>											
11. Uncollected .....	4,090,595		3,432,639	522,307						135,649	
12. Deferred and accrued .....	70,151,714	23	70,151,691								
13. Deferred, accrued and uncollected:											
13.1 Direct .....	73,982,292	23	73,516,593							465,676	
13.2 Reinsurance assumed .....	721,013		198,706	522,307							
13.3 Reinsurance ceded .....	460,996		130,969							330,027	
13.4 Net (Line 11 + Line 12) .....	74,242,309	23	73,584,330	522,307	0	0	0	0	0	135,649	0
14. Advance .....	3,893,212	21	3,828,908							64,283	
15. Line 13.4 - Line 14 .....	70,349,097	2	69,755,422	522,307	0	0	0	0	0	71,366	0
16. Collected during year:											
16.1 Direct .....	201,296,886	123,767	170,931,684	24,464		4,189,694				26,027,277	0
16.2 Reinsurance assumed .....	2,160,519		1,158,501	1,002,018							0
16.3 Reinsurance ceded .....	6,334,334		1,550,116							4,784,218	
16.4 Net .....	197,123,071	123,767	170,540,069	1,026,482	0	4,189,694	0	0	0	21,243,059	0
17. Line 15 + Line 16.4 .....	267,472,168	123,769	240,295,491	1,548,789	0	4,189,694	0	0	0	21,314,425	0
18. Prior year (uncollected + deferred and accrued - advance) ..	69,695,640	20	69,594,021	127,446	0	0	0	0	0	(25,847)	0
19. Renewal premiums and considerations:											
19.1 Direct .....	201,598,627	123,749	171,140,215	24,464		4,189,694				26,120,505	0
19.2 Reinsurance assumed .....	2,548,377		1,151,498	1,396,879							0
19.3 Reinsurance ceded .....	6,370,476		1,590,243							4,780,233	
19.4 Net (Line 17 - Line 18) .....	197,776,528	123,749	170,701,470	1,421,343	0	4,189,694	0	0	0	21,340,272	0
<b>TOTAL</b>											
20. Total premiums and annuity considerations:											
20.1 Direct .....	257,690,134	11,613,469	215,740,734	25,732	0	4,189,694	0	0	0	26,120,505	0
20.2 Reinsurance assumed .....	2,548,377	0	1,151,498	1,396,879	0	0	0	0	0	0	0
20.3 Reinsurance ceded .....	6,496,639	0	1,716,406	0	0	0	0	0	0	4,780,233	0
20.4 Net (Lines 9.4 + 10.4 + 19.4) .....	253,741,872	11,613,469	215,175,826	1,422,611	0	4,189,694	0	0	0	21,340,272	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
<b>DIVIDENDS AND COUPONS APPLIED (included in Part 1)</b>											
21. To pay renewal premiums .....	1,910,183		1,910,183								
22. All other .....	41,556,300	11,489,720	30,065,312	1,268							
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>											
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 .....	888,464									888,464	
25.2 Reinsurance assumed .....	1,288,324		158,205	1,121,143		5,122	3,854				
25.3 Net ceded less assumed .....	(399,860)	0	(158,205)	(1,121,143)	0	(5,122)	(3,854)	0	0	888,464	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6) .....	888,464	0	0	0	0	0	0	0	0	888,464	0
26.2 Reinsurance assumed (Page 6, Line 22) .....	1,288,324	0	158,205	1,121,143	0	5,122	3,854	0	0	0	0
26.3 Net ceded less assumed .....	(399,860)	0	(158,205)	(1,121,143)	0	(5,122)	(3,854)	0	0	888,464	0
<b>COMMISSIONS INCURRED (direct business only)</b>											
27. First year (other than single) .....	15,969,929		14,542,598							1,427,331	
28. Single .....	0										
29. Renewal .....	11,635,611		11,149,068							486,543	
30. Deposit-type contract funds .....	0										
31. Totals (to agree with Page 6, Line 21)	27,605,540	0	25,691,666	0	0	0	0	0	0	1,913,874	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

**EXHIBIT 2 - GENERAL EXPENSES**

	Insurance				5	6
	1	Accident and Health		4 All Other Lines of Business		
		Life	2 Cost Containment			
1. Rent .....	7,051,062		1,122,190	2,155,309	113,273	10,441,834
2. Salaries and wages .....	35,350,705	311,689	6,071,618	12,241,231	3,680,484	57,655,727
3.11 Contributions for benefit plans for employees .....	2,803,714		656,208	7,989,524	800,216	12,249,662
3.12 Contributions for benefit plans for agents .....	9,352,643		1,197,511			10,550,154
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 .....	272,981		38,849	298,586	2,463	612,879
3.32 Other agent welfare .....	184,007		23,548	18,287	29	225,871
4.1 Legal fees and expenses .....	99,535		14,725	194,690		308,950
4.2 Medical examination fees .....	693,969		129,248			823,217
4.3 Inspection report fees .....	305,359		47,043	6,359	82	358,843
4.4 Fees of public accountants and consulting actuaries .....	90,110		6,098	908,689		1,004,897
4.5 Expense of investigation and settlement of policy claims .....	657,642		915,329	127,579		1,700,550
5.1 Traveling expenses .....	1,558,074		214,880	565,608	34,275	2,372,837
5.2 Advertising .....	315,731		57,422	1,414,279		1,787,432
5.3 Postage, express, telegraph and telephone .....	1,931,516		382,534	872,880	911	3,187,841
5.4 Printing and stationery .....	689,965		116,520	64,472	54	871,011
5.5 Cost or depreciation of furniture and equipment .....	465,429		60,647	132,699	1,192	659,967
5.6 Rental of equipment .....	340,107		43,785	225,272	196	609,360
5.7 Cost or depreciation of EDP equipment and software .....	1,436,279		216,611	1,654,360	522	3,307,772
6.1 Books and periodicals .....	32,876		4,598	28,076	101	65,651
6.2 Bureau and association fees .....	38,607		14,192	242,529	213	295,541
6.3 Insurance, except on real estate .....	276,889		71,972	243,666		592,527
6.4 Miscellaneous losses .....	14,836		3,324	(59,043)		(40,883)
6.5 Collection and bank service charges .....	594,907		74,963	260,305		930,175
6.6 Sundry general expenses .....	1,176,033		182,783	1,244,548	1,081,176	3,684,540
6.7 Group service and administration fees .....	(202)		(55)	37,448		37,191
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 .....	940,941		120,542	93		1,061,576
9.1 Real estate expenses .....				10,976	9,485,527	9,496,503
9.2 Investment expenses not included elsewhere .....	381		31	2,123	59,601	62,136
9.3 Aggregate write-ins for expenses .....	3,602,247	390,965	190,556	8,869,978	947,165	14,000,911
10. General expenses incurred .....	70,276,343	702,654	11,977,672	39,750,523	16,207,480	(a) 138,914,672
11. General expenses unpaid December 31, prior year .....	103,148,869		19,932,789	63,518,943	23,799,827	210,400,428
12. General expenses unpaid December 31, current year .....	99,245,587		17,903,763	56,106,506	22,884,073	196,139,929
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) .....	74,179,625	702,654	14,006,698	47,162,960	17,123,234	153,175,171
<b>DETAILS OF WRITE-INS</b>						
09.301. Consulting .....	473,631	390,965	(319,889)	7,066,486	882,450	8,493,643
09.302. Equipment and software maintenance .....	3,128,616		510,445	1,803,492	64,715	5,507,268
09.303. ....						
09.398. Summary of remaining write-ins for Line 9.3 from overflow page .....	0	0	0	0	0	0
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above) .....	3,602,247	390,965	190,556	8,869,978	947,165	14,000,911

(a) Includes management fees of \$ 7,615,822 to affiliates and \$ 1,861,001 to non-affiliates.

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

	Insurance			4	5
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes .....				1,224,175	1,224,175
2. State insurance department licenses and fees .....	846,724	95,508			942,232
3. State taxes on premiums .....	2,694,896	384,410			3,079,306
4. Other state taxes, including \$ for employee benefits .....	932,233	108,861	249,241	477	1,290,812
5. U.S. Social Security taxes .....	3,699,141	499,763	5,547,069	10,615	9,756,588
6. All other taxes .....	1,105,445	124,692			1,230,137
7. Taxes, licenses and fees incurred .....	9,278,439	1,213,234	5,796,310	1,235,267	17,523,250
8. Taxes, licenses and fees unpaid December 31, prior year .....	1,196,919	139,327		1,131,268	2,467,514
9. Taxes, licenses and fees unpaid December 31, current year .....	1,241,993	140,094		1,208,075	2,590,162
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9) .....	9,233,365	1,212,467	5,796,310	1,158,460	17,400,602

**EXHIBIT 4 - DIVIDENDS OR REFUNDS**

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums .....	1,910,183	0
2. Applied to shorten the endowment or premium-paying period .....		
3. Applied to provide paid-up additions .....	41,555,032	
4. Applied to provide paid-up annuities .....	1,268	
5. Total Lines 1 through 4 .....	43,466,483	0
6. Paid in cash .....	8,127,963	
7. Left on deposit .....	5,322,871	
8. Aggregate write-ins for dividend or refund options .....	0	0
9. Total Lines 5 through 8 .....	56,917,317	0
10. Amount due and unpaid .....	239,000	
11. Provision for dividends or refunds payable in the following calendar year .....	37,484,942	
12. Terminal dividends .....	4,701,500	
13. Provision for deferred dividend contracts .....		
14. Amount provisionally held for deferred dividend contracts not included in Line 13 .....		
15. Total Lines 10 through 14 .....	42,425,442	0
16. Total from prior year .....	41,828,643	0
17. Total dividends or refunds (Lines 9 + 15 - 16) .....	57,514,116	0
<b>DETAILS OF WRITE-INS</b>		
0801. ....		
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) .....	0	0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. AE 3.5%, 01-59	5,513,194	3,601,565	1,911,629		
0100002. AE 3%, 41-66	3,332,846		3,332,846		
0100003. AM (5) 3.5%, 01-62	14,774,967		14,774,967		
0100004. STD IND 3.5%, 07-67	7,497,681	7,497,681			
0100005. 41 CSO 3.5%, 32-67	224,864,179		224,864,179		
0100006. 41 CSO 3% CRVM, 48-66	6,058,189		6,058,189		
0100007. 41 CSO 3%, 47-67	912,756		912,756		
0100008. 41 CSO 2.5% CRVM, 48-65	11,891,773		11,891,773		
0100009. 41 CSO 2.5%, 43-66	17,086,726		17,086,726		
0100010. 41 CSO 2.25%, 50-57	263,196		263,196		
0100011. 41 STD IND 3.5%, 56-71	658,308	658,308			
0100012. 41 STD IND 3% CRVM, 57	116,280	116,280			
0100013. 41 STD IND 3%, 46-88	51,089,600	51,088,200	1,400		
0100014. 41 STD IND 2.5%, 48-67	240,369,443	240,368,068	1,375		
0100015. 58 CSO/CET 6%, 83-86	83,822,726		83,822,726		
0100016. 58 CSO/CET 5.5%, 80-85	37,795,452		37,795,452		
0100017. 58 CSO/CET 5%, 80-85, 87-94	138		138		
0100018. 58 CSO/CET 4.5% CRVM, 83-89	152,536,801		152,536,801		
0100019. 58 CSO/CET 4.5%, 79-88	99,712,129		99,712,129		
0100020. 58 CSO/CET 4% CRVM, 79-88	4,783,177		4,783,177		
0100021. 58 CSO/CET 4%, 75-88	79,350,989		79,350,989		
0100022. 58 CSO/CET 3.5% CRVM, 77-88	120,846		120,846		
0100023. 58 CSO/CET 3.5%, 61-88	266,951,113		266,951,113		
0100024. 58 CSO/CET 3% CRVM, 65-77	950,827		950,827		
0100025. 58 CSO/CET 3%, 65-84	16,812,416		16,812,416		
0100026. 58 CSO/CET 2.5% CRVM, 77-84	40,641,489		40,641,489		
0100027. 58 CSO/CET 2.5%, 62-88	65,454,327		65,454,327		
0100028. 60 CSG 6%, 83-86	2,351,403				2,351,403
0100029. 60 CSG 5.5%, 87-92	17,983,521				17,983,521
0100030. 60 CSG 5.0%, 93-94	4,341,151				4,341,151
0100031. 60 CSG 4.5%, 80-82, 92-16	59,684,983				59,684,983
0100032. 60 CSG 4%, 75-79	59,961				59,961
0100033. 60 CSG 3%, 55-60	6,020,266		227,989		5,792,277
0100034. 61 CSI/CIET 2.5%, 67-82	8,731,423	8,731,423			
0100035. 80 CSO/CET 6% CRVM, 83-86	14,377,673		14,377,673		
0100036. 80 CSO/CET 5.5% CRVM, 87-92	230,484,611		230,484,611		
0100037. 80 CSO/CET 5.5%, 87-92	52,039,015		52,039,015		
0100038. 80 CSO/CET 5% CRVM, 88-89, 93-94	81,910,153		81,910,153		
0100039. 80 CSO/CET 5%, 88-89, 93-94	33,908,584		33,908,584		
0100040. 80 CSO/CET 4.5% CRVM, 57-05	587,173,436		587,173,436		
0100041. 80 CSO/CET 4.5%, 90-05	97,280,233		97,280,233		
0100042. 80 CSO/CET 4% CRVM, 89-02	59,436,564		59,436,564		
0100043. 80 CSO/CET 4%, 88-01	6,369,128		6,369,128		
0100044. 2001 CSO 4.5% CRVM, 05	35,329,410		35,329,410		
0100045. 2001 CSO 4.0% CRVM, 06-12	249,251,818		249,251,818		
0100046. 2001 CSO 3.5% CRVM, 13-16 NB	60,405,529		60,405,529		
0199997. Totals (Gross)	3,040,500,430	312,061,525	2,638,225,609	0	90,213,296
0199998. Reinsurance ceded	426,806,438		426,806,438		
0199999. Life Insurance: Totals (Net)	2,613,693,992	312,061,525	2,211,419,171	0	90,213,296
0200001. 55 AA 4% IMMEDIATE	1,343	XXX	1,343	XXX	
0200002. 71 IAM 7% PROJ. SCALE B IMMEDIATE	44,086	XXX	44,086	XXX	
0200003. 71 IAM 7.5% IMMEDIATE	50,668	XXX	50,668	XXX	
0200004. 83a 8.25% PROJ. SCALE G IMMEDIATE	156,868	XXX	156,868	XXX	
0200005. 83a 7.75% PROJ. SCALE G IMMEDIATE	44,083	XXX	44,083	XXX	
0200006. 83a 7.4% PROJ. SCALE G IMMEDIATE	5,576	XXX	5,576	XXX	
0200007. 83a 7.25% PROJ. SCALE G IMMEDIATE	168,197	XXX	168,197	XXX	
0200008. 83a 6.75% PROJ. SCALE G IMMEDIATE	434,948	XXX	434,948	XXX	
0200009. 83a 6.7% PROJ. SCALE G IMMEDIATE	84,847	XXX	84,847	XXX	
0200010. 83a 6.2% PROJ. SCALE G IMMEDIATE	84,596	XXX	84,596	XXX	
0200011. 83a 7% IMMEDIATE	11,018	XXX	11,018	XXX	
0200012. ANNUITY 2000 IAM 6.25% PROJ. SCALE G	286,432	XXX	286,432	XXX	
0200013. ANNUITY 2000 IAM 6% PROJ. SCALE G	54,449	XXX	54,449	XXX	
0200014. ANNUITY 2000 IAM 5.75% PROJ. SCALE G	188,862	XXX	188,862	XXX	
0200015. ANNUITY 2000 IAM 5.5% PROJ. SCALE G	294,208	XXX	294,208	XXX	
0200016. ANNUITY 2000 IAM 5.4% PROJ. SCALE G	6,032	XXX	6,032	XXX	
0200017. ANNUITY 2000 IAM 4.9% PROJ. SCALE G	66,720	XXX	66,720	XXX	
0200018. ANNUITY 2000 IAM 4.25% PROJ. SCALE G	13,770	XXX	13,770	XXX	
0200019. ANNUITY 2000 IAM 3.75% PROJ. SCALE G	16,769	XXX	16,769	XXX	
0200020. ANNUITY 2000 IAM 3.5% PROJ. SCALE G	110,764	XXX	110,764	XXX	
0200021. ANNUITY PURCHASE FUNDS DEFERRED	4,201,679	XXX	4,201,679	XXX	
0200022. ACCUM FOR DEF AT 5%; ULT BASIS a-1949 2.5% PROJ 30 YRS	204,207	XXX	204,207	XXX	
0200023. ACCUM FOR DEF AT 3.5%; ULT BASIS a-1949 2.5% PROJ 30 YRS	78,940	XXX	78,940	XXX	
0200024. ACCUM FOR DEF AT 3%; ULT BASIS a-1949 2.5% PROJ 30 YRS	4,558	XXX	4,558	XXX	
0200025. ACCUM FOR DEF AT 2.5%; ULT BASIS a-1949 2.5% PROJ 30 YRS	169,326	XXX	169,326	XXX	
0200026. DEFERRED 6% CARVM : 83a 3%	13,313	XXX	13,313	XXX	
0200027. DEFERRED 5.75% CARVM : 83a 3%	11,548	XXX	11,548	XXX	
0200028. DEFERRED 5.5% CARVM : 83a 3%	48,515	XXX	48,515	XXX	
0200029. DEFERRED 5.25% CARVM : 83a 3%	323,546	XXX	323,546	XXX	
0200030. DEFERRED 4% CARVM : 83a 3%	129,447	XXX	129,447	XXX	
0200031. 3.5% DEFERRED FLEXIBLE	241,446	XXX	241,446	XXX	
0200032. 3.5% DEFERRED	5,735	XXX	5,735	XXX	
0200033. 2.5% DEFERRED	123	XXX	123	XXX	
0200034. 6%/5/4% DEFERRED FLEXIBLE	86,230,659	XXX	86,230,659	XXX	
0200035. 5.5%/2/5%/3/4% DEFERRED FLEXIBLE	87,707	XXX	87,707	XXX	
0200036. 4%/10/3.5% DEFERRED FLEXIBLE	4,358,694	XXX	4,358,694	XXX	
0200037. 71 GAM 6% IMMEDIATE	219,795	XXX		XXX	219,795
0200038. 83 GAM 6% IMMEDIATE	3,942,789	XXX		XXX	3,942,789
0299997. Totals (Gross)	102,396,263	XXX	98,233,679	XXX	4,162,584

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	95,138,959	XXX	90,976,375	XXX	4,162,584
0299999. Annuities: Totals (Net)	7,257,304	XXX	7,257,304	XXX	0
0300001. a-1949 2.5%, PROJ. 30 YEARS	41,243		41,243		
0300002. 55 AA 4%	9,035		9,035		
0300003. 71 IAM 7.5%	77,785		77,785		
0300004. 71 IAM 7%, PROJ. SCALE B	25,366		25,366		
0300005. 71 IAM 6%	27,017		27,017		
0300006. 83a 7.5%	40,334		40,334		
0300007. 83a 8.25%, PROJ. SCALE G	83,471		83,471		
0300008. 83a 7.75%, PROJ. SCALE G	81,823		81,823		
0300009. 83a 7.4%, PROJ. SCALE G	29,996		29,996		
0300010. 83a 7.25%, PROJ. SCALE G	74,860		74,860		
0300011. 83a 6.75%, PROJ. SCALE G	101,789		101,789		
0300012. 83a 6.7%, PROJ. SCALE G	72,177		72,177		
0300013. 83a 6.2%, PROJ. SCALE G	81,359		81,359		
0300014. ANNUITY 2000 IAM 6.25%, PROJ. SCALE G	124,636		124,636		
0300015. ANNUITY 2000 IAM 6%, PROJ. SCALE G	15,991		15,991		
0300016. ANNUITY 2000 IAM 5.75%, PROJ. SCALE G	11,901		11,901		
0300017. ANNUITY 2000 IAM 5.5%, PROJ. SCALE G	48,634		48,634		
0300018. ANNUITY 2000 IAM 5.4%, PROJ. SCALE G	2,109		2,109		
0300019. ANNUITY 2000 IAM 3.5%, PROJ. SCALE G	575,517		575,517		
0300020. ANNUITY 2000 IAM 3.10%, NO PROJ.	89,920		89,920		
0300021. ANNUITY 2000 IAM 3.05%, NO PROJ.	9,454		9,454		
0300022. ANNUITY 2000 IAM [2.75%-3.00%], NO PROJ.	22,804		22,804		
0300023. ANNUITY 2000 IAM [2.50%-2.75%], NO PROJ.	46,635		46,635		
0300024. 2012 IAR 4.00% NB	23,142		23,142		
0399997. Totals (Gross)	1,716,998	0	1,716,998	0	0
0399998. Reinsurance ceded	154,171		154,171		
0399999. SCWLC: Totals (Net)	1,562,827	0	1,562,827	0	0
0400001. INTERCO DI & 41 CSO 2.5%	92,118	39	92,079		
0400002. INTERCO DI & 41 STD IND 2.5%	160,075	160,075			
0400003. 59 ADB & 58 CSO/CET 3%	54,876		54,876		
0400004. 59 ADB & 58 CSO/CET 2.5%	1,005,904		1,005,904		
0400005. 59 ADB & 61 CSI 2.5%	190,923	190,923			
0400006. 59 ADB & 80 CSO/CET 4.5%	531		531		
0400007. 59 ADB & 80 CSO/CET 2.5% NB	1,963,027		1,963,027		
0499997. Totals (Gross)	3,467,454	351,037	3,116,417	0	0
0499998. Reinsurance ceded	55,652		55,652		
0499999. Accidental Death Benefits: Totals (Net)	3,411,802	351,037	3,060,765	0	0
0500001. 75% 30-31 MET & 41 STD IND 2.5%	350,097	349,593	504		
0500002. 75% 30-31 MET & 58 CSO/CET 2.5%	2,173,761	80	2,173,681		
0500003. 75% 30-31 MET & 80 CSO/CET 2.5% NB	246,942		246,942		
0500004. 75% 30-31 MET & 61 CSI 2.5%	221,373	221,373			
0500005. 52 BEN 5, PERIOD 2 & 41 CSO 2.5%	7,086		7,086		
0500006. 52 BEN 5, PERIOD 2 & 58 CSO/CET 3%	202,184		202,184		
0500007. 52 BEN 5, PERIOD 2 & 58 CSO/CET 2.5%	938,932		938,932		
0500008. 52 BEN 5, PERIOD 2 & 80 CSO/CET 4.5%	32,686		32,686		
0500009. 52 BEN 5, PERIOD 2 & 80 CSO/CET 4%	1,065		1,065		
0500010. 52 BEN 5, PERIOD 2 & 80 CSO/CET 2.5% NB	2,172,960		2,172,960		
0500011. 52 INTERCO DISA 4.5%	13,961		13,961		
0500012. SPECIAL - RELATED TO PREMIUM	65,002		65,002		
0599997. Totals (Gross)	6,426,049	571,046	5,855,003	0	0
0599998. Reinsurance ceded	241,558		241,558		
0599999. Disability-Active Lives: Totals (Net)	6,184,491	571,046	5,613,445	0	0
0600001. 26 CLASS (3) 2.5%	25,639		25,639		
0600002. 52 BEN 5, PERIOD 2 3.5%	4,163,420		4,163,420		
0600003. 52 BEN 5, PERIOD 2 2.5%	22,102,180		19,907,320		2,194,860
0699997. Totals (Gross)	26,291,239	0	24,096,379	0	2,194,860
0699998. Reinsurance ceded	4,163,420		4,163,420		
0699999. Disability-Disabled Lives: Totals (Net)	22,127,819	0	19,932,959	0	2,194,860
0700001. Accelerated Death Benefit	5,828		5,828		
0799997. Totals (Gross)	5,828	0	5,828	0	0
0799998. Reinsurance ceded	0				
0799999. Miscellaneous Reserves: Totals (Net)	5,828	0	5,828	0	0
9999999. Totals (Net) - Page 3, Line 1	2,654,244,063	312,983,608	2,248,852,299	0	92,408,156

EXHIBIT 5 - INTERROGATORIES

1.1

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

Yes [ X ] No [ ]

1.2

If not, state which kind is issued.

2.1

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

Yes [ ] No [ X ]

2.2

If not, state which kind is issued.

Non-participating

3.

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

Yes [ X ] No [ ]

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

4.

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

Yes [ X ] No [ ]

If so, state:

4.1

Amount of insurance?

\$126,999

4.2

Amount of reserve?

\$112,050

4.3

Basis of reserve:

AE 3.5%

4.4

Basis of regular assessments:

4.5

Basis of special assessments:

4.6

Assessments collected during the year

\$

5.

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

6.

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

Yes [ ] No [ X ]

6.1

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

\$

6.2

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

\$

Attach statement of methods employed in their valuation.

7.

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

Yes [ ] No [ X ]

7.1

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

\$

7.2

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

7.3

State the amount of reserves established for this business:

\$

7.4

Identify where the reserves are reported in the blank:

8.

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

Yes [ ] No [ X ]

8.1

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

\$

8.2

State the amount of reserves established for this business:

\$

8.3

Identify where the reserves are reported in the blank:

9.

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

Yes [ ] No [ X ]

9.1

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

\$

9.2

State the amount of reserves established for this business:

\$

9.3

Identify where the reserves are reported in the blank:

EXHIBIT 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 Western and Southern 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 .....	1,936,866				5,053	1,931,813			
2. Additional contract reserves (a) .....	248,950,462				116,378	248,834,084			
3. Additional actuarial reserves-Asset/Liability analysis .....	0				0	0			
4. Reserve for future contingent benefits .....	0				0	0			
5. Reserve for rate credits .....	0				0	0			
6. Aggregate write-ins for reserves .....	0	0	0	0	0	0	0	0	0
7. Totals (Gross) .....	250,887,328	0	0	0	121,431	250,765,897	0	0	0
8. Reinsurance ceded .....	17,626,953				121,431	17,505,522			
9. Totals (Net) .....	233,260,375	0	0	0	0	233,260,375	0	0	0
CLAIM RESERVE									
10. Present value of amounts not yet due on claims .....	20,401,403				575,238	19,826,165			
11. Additional actuarial reserves-Asset/Liability analysis .....	0				0	0			
12. Reserve for future contingent benefits .....	0				0	0			
13. Aggregate write-ins for reserves .....	0	0	0	0	0	0	0	0	0
14. Totals (Gross) .....	20,401,403	0	0	0	575,238	19,826,165	0	0	0
15. Reinsurance ceded .....	585,590				575,238	10,352			
16. Totals (Net) .....	19,815,813	0	0	0	0	19,815,813	0	0	0
17. TOTAL (Net) .....	253,076,188	0	0	0	0	253,076,188	0	0	0
18. TABULAR FUND INTEREST	10,697,535					10,697,535			
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 .....	265,081,928	0	0	3,743,496	227,571,441	33,766,991
2. Deposits received during the year .....	22,934,362			511,464	5,985,087	16,437,811
3. Investment earnings credited to the account .....	9,143,489			106,759	8,834,405	202,325
4. Other net change in reserves .....	0					
5. Fees and other charges assessed .....	0					
6. Surrender charges .....	0					
7. Net surrender or withdrawal payments .....	39,121,260			645,151	19,566,632	18,909,477
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) .....	258,038,519	0	0	3,716,568	222,824,301	31,497,650
10. Reinsurance balance at the beginning of the year .....	(27,955,549)	0	0	(702,612)	(26,952,163)	(300,774)
11. Net change in reinsurance assumed .....	0					
12. Net change in reinsurance ceded .....	(549,397)			(60,465)	(479,390)	(9,542)
13. Reinsurance balance at the end of the year (Lines 10+11-12) .....	(27,406,152)	0	0	(642,147)	(26,472,773)	(291,232)
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	230,632,367	0	0	3,074,421	196,351,528	31,206,418



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

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

**PART 1 - Liability End of Current Year**

		1	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 .....	6,990,873	6,935,255	55,618								
	1.2 Reinsurance assumed .....	0										
	1.3 Reinsurance ceded .....	0										
	1.4 Net .....	6,990,873	6,935,255	55,618	0	0	0	0	0	0	0	0
2.	In course of settlement:											
	2.1 Resisted .....	89,241						89,241				
	2.11 Direct .....	89,241										
	2.12 Reinsurance assumed .....	0										
	2.13 Reinsurance ceded .....	0										
	2.14 Net .....	89,241	0	(b) 0	(b) 0	0	(b) 0	(b) 89,241	0	0	0	0
	2.2 Other .....											
	2.21 Direct .....	22,387,669	3,424,630	16,568,105				431,281				1,963,653
	2.22 Reinsurance assumed .....	12,994,839		804,429	12,105,440				84,970			
	2.23 Reinsurance ceded .....	677,063		59,513								617,550
	2.24 Net .....	34,705,445	3,424,630	(b) 17,313,021	(b) 12,105,440	0	(b) 0	(b) 431,281	84,970	(b) 0	(b) 0	(b) 1,346,103
3.	Incurred but unreported:											
	3.1 Direct .....	7,364,143	31,448	4,901,553								2,431,142
	3.2 Reinsurance assumed .....	0	0	0								
	3.3 Reinsurance ceded .....	889,149	0	207,000								682,149
	3.4 Net .....	6,474,994	31,448	(b) 4,694,553	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 1,748,993
4.	TOTALS .....											
	4.1 Direct .....	36,831,926	10,391,333	21,525,276	0	0	0	520,522	0	0	0	4,394,795
	4.2 Reinsurance assumed .....	12,994,839	0	804,429	12,105,440	0	0	0	84,970	0	0	0
	4.3 Reinsurance ceded .....	1,566,212	0	266,513	0	0	0	0	0	0	0	1,299,699
	4.4 Net .....	48,260,553	(a) 10,391,333	(a) 22,063,192	12,105,440	0	0	(a) 520,522	84,970	0	0	3,095,096

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ 6,935,225 in Column 2, \$ 55,618 in Column 3 and \$ in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ 1,546,332

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 Western and Southern Life Insurance Company

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

**PART 2 - Incurred During the Year**

	1  Total	2  Industrial Life (a)	Ordinary			6  Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct .....	238,806,455	23,550,460	124,067,399	102,945	499,292		5,419,116	69,436,065			15,731,178
1.2 Reinsurance assumed .....	58,018,024		7,507,336	50,266,518				244,170			
1.3 Reinsurance ceded .....	3,051,122		1,052,083								1,999,039
1.4 Net (d) .....	293,773,357	23,550,460	130,522,652	50,369,463	499,292	0	5,419,116	69,680,235	0	0	13,732,139
2. Liability December 31, current year from Part 1:											
2.1 Direct .....	36,831,926	10,391,333	21,525,276	0	0	0	520,522	0	0	0	4,394,795
2.2 Reinsurance assumed .....	12,994,839	0	804,429	12,105,440	0	0	0	84,970	0	0	0
2.3 Reinsurance ceded .....	1,566,212	0	266,513	0	0	0	0	0	0	0	1,299,699
2.4 Net .....	48,260,553	10,391,333	22,063,192	12,105,440	0	0	520,522	84,970	0	0	3,095,096
3. Amounts recoverable from reinsurers December 31, current year .....	510,899		248,433								262,466
4. Liability December 31, prior year:											
4.1 Direct .....	48,019,756	17,355,344	26,163,592	0	0	0	104,800	0	0	0	4,396,020
4.2 Reinsurance assumed .....	15,730,177	0	3,303,791	12,415,364	0	0	0	11,022	0	0	0
4.3 Reinsurance ceded .....	1,520,293	0	262,606	0	0	0	0	0	0	0	1,257,687
4.4 Net .....	62,229,640	17,355,344	29,204,777	12,415,364	0	0	104,800	11,022	0	0	3,138,333
5. Amounts recoverable from reinsurers December 31, prior year .....	88,944		8,868								80,076
6. Incurred Benefits											
6.1 Direct .....	227,618,625	16,586,449	119,429,083	102,945	499,292	0	5,834,838	69,436,065	0	0	15,729,953
6.2 Reinsurance assumed .....	55,282,686	0	5,007,974	49,956,594	0	0	0	318,118	0	0	0
6.3 Reinsurance ceded .....	3,518,996	0	1,295,555	0	0	0	0	0	0	0	2,223,441
6.4 Net .....	279,382,315	16,586,449	123,141,502	50,059,539	499,292	0	5,834,838	69,754,183	0	0	13,506,512

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ .....3,253,981 in Line 1.1, \$ .....3,253,981 in Line 1.4.  
\$ .....2,490,303 in Line 6.1, and \$ .....2,490,303 in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ .....996,117 in Line 1.1, \$ .....996,117 in Line 1.4.  
\$ .....974,224 in Line 6.1, and \$ .....974,224 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.

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
2. Stocks (Schedule D):			
2.1 Preferred stocks .....	0		0
2.2 Common stocks .....	10,143	10,143	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....	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		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
6. Contract loans .....	0		0
7. Derivatives (Schedule DB) .....	0		0
8. Other invested assets (Schedule BA) .....	102,127,715	91,422,345	(10,705,370)
9. Receivables for securities .....	0		0
10. Securities lending reinvested collateral assets (Schedule DL) .....	0		0
11. Aggregate write-ins for invested assets .....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	102,137,858	91,432,488	(10,705,370)
13. Title plants (for Title insurers only) .....			0
14. Investment income due and accrued .....	0		0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection .....	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		0
16.2 Funds held by or deposited with reinsured companies .....			0
16.3 Other amounts receivable under reinsurance contracts .....	0		0
17. Amounts receivable relating to uninsured plans .....			0
18.1 Current federal and foreign income tax recoverable and interest thereon .....			0
18.2 Net deferred tax asset .....	0		0
19. Guaranty funds receivable or on deposit .....	0		0
20. Electronic data processing equipment and software .....	28,362,583	15,783,308	(12,579,275)
21. Furniture and equipment, including health care delivery assets .....	8,646,207	7,682,547	(963,660)
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			0
23. Receivables from parent, subsidiaries and affiliates .....	2,438,242	1,270,856	(1,167,386)
24. Health care and other amounts receivable .....	92,627	65,500	(27,127)
25. Aggregate write-ins for other than invested assets .....	7,540,922	6,312,671	(1,228,251)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	149,218,439	122,547,370	(26,671,069)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0		0
28. Total (Lines 26 and 27) .....	149,218,439	122,547,370	(26,671,069)
DETAILS OF WRITE-INS			
1101. ....			
1102. ....			
1103. ....			
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) .....	0	0	0
2501. Prepaid expense .....	7,540,922	6,312,671	(1,228,251)
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) .....	7,540,922	6,312,671	(1,228,251)

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

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

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

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

	<u>SSAP #</u>	<u>F/S</u> <u>Page</u>	<u>F/S</u> <u>Line #</u>	<u>2016</u>	<u>2015</u>
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	xxx	xxx	xxx	53,597,699	268,054,336
(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	53,597,699	268,054,336
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	xxx	xxx	xxx	4,815,530,109	4,548,334,698
(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	4,815,530,109	4,548,334,698

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

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

C. Accounting Policy

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

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

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at either amortized cost using the interest method or the lower of amortized cost or fair market value.
- (3) Common stocks of life insurance subsidiaries are carried at statutory equity. Unaffiliated common stocks are stated at fair market value. Common stocks of non-life subsidiaries and non-life affiliates in which the Company has an interest of 10% or more are carried on the GAAP equity basis.
- (4) Preferred stocks are stated at either cost or the lower of cost or fair market value.
- (5) Mortgage loans on real estate are stated at the aggregate unpaid principal balance plus unamortized premium less unaccrued discount.
- (6) Loan-backed and structured securities are stated at amortized cost, except those with an initial NAIC designation of 6, which are stated at the lower of amortized cost or fair value. Loan-backed and structured securities with an initial NAIC designation of 6 could have a final designation of 1 through 5 as determined by the SVO financial modeling process or the SVO modified filing exempt process. The retrospective adjustment method is used to determine amortized cost for all loan-backed and structured securities, except for those which an other-than-temporary impairment has been recognized, which use the prospective adjustment method to determine amortized cost.
- (7) The Company owns 100% of the capital stock of its non-life insurance subsidiaries, which are stated at GAAP equity.

## ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

- (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 did not hold any investments in derivative financial instruments as of December 31, 2016. The company closed the interest rate swap program in August of 2016. This program was an effort to mitigate the risk of rising interest rates on long maturity bonds.
- (10) Anticipated investment income is not a factor in calculating deficiency reserves.
- (11) Loss liabilities for accident and health contracts are based on industry standard tables for long term disability coverages and historical company experience for other accident and health.
- (12) The Company has not changed its capitalization policy from the prior year.
- (13) The Company has no pharmaceutical rebate receivables on its books during the statement periods.
- (14) The Company monitors investments to determine if there has been an other-than-temporary decline in fair value. Factors management considers for each identified security include the following:
  - the length of time and the extent to which the fair value is below the book/adjusted carry value;
  - the financial condition and near term prospects of the issuer, including specific events that may affect its operations;
  - for equity securities and debt securities with credit related declines in fair value, the Company's intent and ability to hold the security long enough for it to recover its value to book/adjusted carry value;
  - for debt securities with interest related declines in fair value, the Company's intent to sell the security before recovery of its book/adjusted carry value;
  - for loan-backed securities, the Company's intent and ability to hold the security long enough for it to recover its value to book/adjusted carry value;
  - for loan-backed securities, the Company's intent to sell the security before recovery of its book/adjusted carry value.

## 2. Accounting Changes and Correction of Errors

Effective January 1, 2016, the Company determined that its reserves related to certain classes of traditional life policies were understated due to an error in the calculation of premium mode factors. This resulted in a change of the aggregate reserve for traditional contracts that is required to be recorded directly to surplus rather than as a part of the reserve change recognized in the Summary of Operations. The company has recorded a \$4.7 million decrease directly to surplus as a result of the correction through the Aggregate Write-ins for Gains and Losses in Surplus, within the line titled *Traditional Life Reserve Correction*, on the Summary of Operations.

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

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

3. Business Combinations and Goodwill. None.
4. Discontinued Operations. None.
5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

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

Farm Loans	None
City Loans	3.90%
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%

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

(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	—	—	—	—	36,670,133	20,984,977	57,655,110
(b) 30 - 59 Days Past Due	—	—	—	—		—	—
(c) 60 - 89 Days Past Due	—	—	—	—	—	—	—
(d) 90 - 179 Days Past Due	—	—	—	—	—	—	—
(e) 180+ Days Past Due	—	—	—	—	—	—	—
2. Accruing Interest 90 - 179 Days Past Due							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Interest Accrued	—	—	—	—	—	—	—
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Interest Accrued	—	—	—	—	—	—	—
4. Interest Reduced							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Number of Loans	—	—	—	—	—	—	—
(c) Percent Reduced	—	—	—	—	—	—	—
b. Prior Year							
1. Recorded Investment							
(a) Current	—	—	—	—	22,790,038	18,216,200	41,006,238
(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	—	—	—	—	—	—	—

(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	—	—	—	—	—	—	—
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	—	—	—	—	—	—	—

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(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) Mortgage Loans Derecognized as a Result of Foreclosure. None

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

B. Debt Restructuring. None.

C. Reverse Mortgages. None.

D. Loan-Backed Securities

- (1) Prepayment assumptions are derived from Bloomberg and broker dealer prepayment models or from empirical data.
- (2) The Company had no other-than-temporary impairments on loan-backed and structured securities for the year ended December 31, 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.
- (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
46628S-AH-6	1,972,874	1,945,938	26,936	1,945,938	1,895,458	06/30/2016
46628S-AJ-2	1,118,994	1,105,695	13,299	1,105,695	1,045,294	06/30/2016
86359D-SR-9	380,336	380,093	243	380,093	349,466	06/30/2016
45660L-2V-0	2,296,623	2,287,181	9,442	2,287,181	2,176,149	09/30/2016
32051G-RW-7	1,737,226	1,712,566	24,660	1,712,566	1,678,300	12/31/2016
60467M-AB-7	2,175,174	1,903,277	271,897	1,903,277	1,903,277	12/31/2016
60467M-AC-5	22,514,075	19,159,500	3,354,575	19,159,500	19,159,500	12/31/2016
75952A-AF-4	712,508	524,263	188,245	524,263	524,292	12/31/2016
Total	XXX	XXX	3,889,297	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 | 2,511,750 |
| 2. 12 Months or Longer | 1,815,101 |
- b. The aggregate related fair value of securities with unrealized losses:
- |                        |             |
|------------------------|-------------|
| 1. Less than 12 Months | 161,152,111 |
| 2. 12 Months or Longer | 109,198,955 |

(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 \$129.9 million and \$76.6 million (fair value) in the general and separate account, respectively, of various debt securities, preferred stocks and common stocks as part of a securities lending program administered by Deutsche Bank. At December 31, 2015, the Company had loaned \$143.9 million and \$90.9 million (fair value) in the general and separate account, respectively, of various debt securities, preferred stocks and common stocks as part of a securities lending program administered by Deutsche Bank. The Company maintains effective control over all loaned securities and, therefore, continues to report such securities as invested assets in the balance sheets. The general account collateral is managed by both an affiliated and unaffiliated agent. The separate account collateral is managed by an unaffiliated agent.

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

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(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	210,942,408
(b) 30 Days or Less	—
(c) 31 to 60 Days	—
(d) 61 to 90 Days	—
(e) Greater Than 90 Days	—
(f) Subtotal	210,942,408
(g) Securities Received	—
(h) Total Collateral Received	210,942,408
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 \$132.7 million and \$78.3 million in the general and separate accounts, respectively.	
c. The Company receives cash collateral in an amount in excess of the fair value of the securities lent. The Company reinvests the cash collateral primarily in investment-grade debt securities and cash equivalents.	
(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	124,870,447	124,870,447
(c) 31 to 60 Days	12,734,413	12,731,884
(d) 61 to 90 Days	10,202,349	10,204,202
(e) 91 to 120 Days	499,618	499,605
(f) 121 to 180 Days	20,975,596	20,960,755
(g) 181 to 365 Days	18,388,791	18,389,533
(h) 1 to 2 years	599,863	600,323
(i) 2 to 3 years	—	—
(j) Greater than 3 years	22,685,659	22,685,659
(k) Subtotal	210,956,736	210,942,408
(l) Securities Received	—	—
(m) Total Collateral Reinvested	210,956,736	210,942,408
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 \$133.0 million and \$78.3 million in the general and separate accounts, respectively, in collateral calls that could come due under a worst-case scenario.

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

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

F. Real Estate.

- (1) The Company did not recognize impairment losses on real estate during the statement periods.
- (2) The Company sold one real estate property, CRE 1465, in September 2016. The sale was completed for a sales price of \$472,500 and a realized gain of \$42,389 that was 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. No significant holdings.

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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 & Non-admitted) Restricted to Total Assets (c)	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	132,696,965	—	—	—	132,696,965	—	132,696,965	—	132,696,965	1.294	1.313
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	—	—	—	—	—	—	—	—	—	0.000	0.000
j. On deposit with states	5,710,132	—	—	—	5,710,132	5,708,476	1,656	—	5,710,132	0.056	0.056
k. On deposit with other regulatory bodies	—	—	—	—	—	—	—	—	—	0.000	0.000
l. Pledged collateral to FHLB (including assets backing funding agreements)	—	—	—	—	—	—	—	—	—	0.000	0.000
m. Pledged as collateral not captured in other categories	—	—	—	—	—	16,530,078	(16,530,078)	—	—	0.000	0.000
n. Other restricted assets	—	—	—	—	—	—	—	—	—	0.000	0.000
o. Total Restricted Assets	138,407,097	—	—	—	138,407,097	22,238,554	116,168,543	—	138,407,097	1.350	1.369

- (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

(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
Cash collateral for variation margin on swaps	—	—	—	—	—	16,530,078	(16,530,078)	—	0.000	0.000
Total	—	—	—	—	—	16,530,078	(16,530,078)	—	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.

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

Collateral Assets	1	2	3	4
	Book/Adjusted Carrying Value	Fair Value	% of BACV to Total Assets (Admitted and Nonadmitted)*	% of BACV to Total Admitted Assets **
a. Cash	29,018,687	29,018,687	0.313%	0.318%
b. Schedule D, Part 1	86,086,290	86,071,961	0.929%	0.945%
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	17,591,988	17,591,988	0.190%	0.193%
i. Other	—	—	0.000%	0.000%
j. Total Collateral Assets (a+b+c+d+e+f+g+h+i)	132,696,965	132,682,636	1.432%	1.456%

\* 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	132,987,534	3.094%

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

- I. Working Capital Finance Investments. None.
- J. Offsetting and Netting of Assets and Liabilities

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

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

\* 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	—	—	—

\* 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)
111021-AE-1	32,650,930	45,694,290	32,838,653	No
25156P-AC-7	24,374,510	35,225,160	24,732,722	No
35177P-AL-1	5,959,027	9,005,994	6,011,298	No
912810-QF-8	210,748	207,710	213,662	No
912828-NM-8	291,296	292,638	293,735	No
912828-UH-1	737,304	778,030	768,417	No
912828-UX-6	520,509	525,459	526,712	No
912828-QV-5	809,277	828,223	821,940	No
912828-VM-9	498,750	523,948	517,178	No
912828-WU-0	826,449	823,500	826,753	No
Total	66,878,800	93,904,952	67,551,070	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	—	—	—	—	—	—

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

Description	Amount of Impairment
OCM EUROPEAN OPP FUND II LP	\$2,568,215
FT. WASHINGTON PRIVATE EQUITY III LP	874,719
FT. WASHINGTON PRIVATE EQUITY II LP	1,335,195
CORSAIR III FS CAPITAL PARTNERS LP	1,247,672
HILLCREST FUND LP	1,192,521
CHAMBERS Energy Capital II LP	785,505
APAX EUROPE VII	406,562
ALINDA FUND I LP INFRASTRUCTURE FUND	271,519
TRI-STATE GROWTH CAPITAL FND I	259,158
SOLAMERE CAPITAL FUND II-A SOLAMERE	229,200
BEEKEN PETTY O'KEEFE FD II LP L.P.	281,934
SILVER LAKE PARTNERS III	174,999
MCP PRIVATE CAPITAL FUND II	102,267
LEXINGTON CAPITAL II LP	25,849
CARLYLE MEZZANINE PARTNERS LP L.P.	24,419
Total	\$9,779,734

7. Investment Income

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

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

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

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

8. Derivative Instruments

The company did not hold any investments in derivative financial instruments as of December 31, 2016. The company closed the interest rate swap program in August of 2016. This program was an effort to mitigate the risk of rising interest rates on long maturity bonds. The net gain recognized in unrealized gains and losses during the reporting period related to the derivative instruments was \$1,020,517. The net loss recognized in net income within realized gains and losses during the reporting period relating to the derivative instruments was \$(17,418,120).

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	335,213,099	20,960,871	356,173,970	332,435,254	43,969,460	376,404,714	2,777,845	(23,008,589)	(20,230,744)
(b) Statutory Valuation Allowance Adjustment	—	—	—	—	—	—	—	—	—
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	335,213,099	20,960,871	356,173,970	332,435,254	43,969,460	376,404,714	2,777,845	(23,008,589)	(20,230,744)
(d) Deferred Tax Assets Nonadmitted	—	—	—	—	—	—	—	—	—
(e) Subtotal Net Admitted Deferred Tax Asset (1c-1d)	335,213,099	20,960,871	356,173,970	332,435,254	43,969,460	376,404,714	2,777,845	(23,008,589)	(20,230,744)
(f) Deferred Tax Liabilities	157,838,458	101,873,683	259,712,141	144,199,592	92,858,005	237,057,597	13,638,866	9,015,678	22,654,544
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	177,374,641	(80,912,812)	96,461,829	188,235,662	(48,888,545)	139,347,117	(10,861,021)	(32,024,267)	(42,885,288)

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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.	84,065,496	12,396,334	96,461,830	117,317,876	22,029,241	139,347,117	(33,252,380)	(9,632,907)	(42,885,287)
(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)	—	—	—	—	—	—	—	—	—
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	—	—	—	—	—	—	—	—	—
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	707,243,077	XXX	XXX	660,697,210	XXX	XXX	46,545,867
(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.	251,147,603	8,564,537	259,712,140	215,117,378	21,940,219	237,057,597	36,030,225	(13,375,682)	22,654,543
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	335,213,099	20,960,871	356,173,970	332,435,254	43,969,460	376,404,714	2,777,845	(23,008,589)	(20,230,744)

3.

	2016	2015
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	1,071.869	1,053.752
Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold		
b. Limitation In 2(b)2 Above.	502,085,790	473,775,413

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)	335,213,099	20,960,871	332,435,254	43,969,460	2,777,845	(23,008,589)
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	3.480	3.480	11.860	5.850	(8.380)	(2.370)
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	335,213,099	20,960,871	332,435,254	43,969,460	2,777,845	(23,008,589)
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	3.480	3.480	11.860	5.850	(8.380)	(2.370)

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

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

	(1) As of End of Current Period	(2) 12/31/2015	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	4,988,981	28,501,585	(23,512,604)
(b) Foreign	203,812	318,064	(114,252)
(c) Subtotal	5,192,793	28,819,649	(23,626,856)
(d) Federal income tax on net capital gains	18,723,722	39,714,326	(20,990,604)
(e) Utilization of capital loss carry-forwards	—	—	—
(f) Other	—	—	—
(g) Federal and foreign income taxes incurred	23,916,515	68,533,975	(44,617,460)
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	—	—	—
(2) Unearned premium reserve	—	—	—
(3) Policyholder reserves	76,720,374	70,625,208	6,095,166
(4) Investments	—	—	—
(5) Deferred acquisition costs	29,448,194	30,098,734	(650,540)
(6) Policyholder dividends accrual	8,675,254	8,921,024	(245,770)
(7) Fixed Assets	5,595,108	2,018,574	3,576,534
(8) Compensation and benefits accrual	170,531,390	179,981,717	(9,450,327)
(9) Pension accrual	—	—	—
(10) Receivables - nonadmitted	39,273,375	34,678,528	4,594,847
(11) Net operating loss carry-forward	—	—	—
(12) Tax credit carry-forward	—	—	—
(13) Other (including items <5% of total ordinary tax assets)	4,969,404	6,111,469	(1,142,065)
(99) Subtotal	335,213,099	332,435,254	2,777,845
(b) Statutory valuation allowance adjustment	—	—	—
(c) Nonadmitted	—	—	—
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	335,213,099	332,435,254	2,777,845
(e) Capital:			
(1) Investments	20,960,871	43,969,460	(23,008,589)
(2) Net capital loss carry-forward	—	—	—
(3) Real estate	—	—	—
(4) Other (including items <5% of total ordinary tax assets)	—	—	—
(99) Subtotal	20,960,871	43,969,460	(23,008,589)
(f) Statutory valuation allowance adjustment	—	—	—
(g) Nonadmitted	—	—	—
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	20,960,871	43,969,460	(23,008,589)
(i) Admitted deferred tax assets (2d + 2h)	356,173,970	376,404,714	(20,230,744)
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	137,669,878	123,143,732	14,526,146
(2) Fixed assets	949,362	752,328	197,034
(3) Deferred and uncollected premium	16,620,682	16,898,824	(278,142)
(4) Policyholder reserves	2,564,410	3,375,081	(810,671)
(5) Other (including items <5% of total ordinary tax liabilities)	34,126	29,627	4,499
(99) Subtotal	157,838,458	144,199,592	13,638,866
(b) Capital:			
(1) Investments	101,873,683	92,858,005	9,015,678
(2) Real estate	—	—	—
(3) Other (including items <5% of total capital tax liabilities)	—	—	—
(99) Subtotal	101,873,683	92,858,005	9,015,678
(c) Deferred tax liabilities (3a99 + 3b99)	259,712,141	237,057,597	22,654,544
4. Net deferred tax assets/liabilities (2i - 3c)	96,461,829	139,347,117	(42,885,288)

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

	12/31/2016	Effective Tax Rate
Provision computed at statutory rate	\$ 30,050,213	35.00 %
Dividends received deduction	(5,081,562)	(5.92)%
Tax credits	(2,719,696)	(3.17)%
Other invested assets and nonadmitted change	(9,324,238)	(10.86)%
Statutory reserve change	(1,647,385)	(1.92)%
Other	(5,154,853)	(6.00)%
Total statutory income taxes	\$ 6,122,479	7.13 %
Federal taxes incurred	\$ 23,916,515	27.86 %
Change in net deferred income taxes	(17,794,036)	(20.73)%
Total statutory income taxes	\$ 6,122,479	7.13 %

	12/31/2015	Effective Tax Rate
Provision computed at statutory rate	\$ 122,467,159	35.00 %
Dividends received deduction	(76,647,707)	(21.91)%
Tax credits	(2,616,179)	(0.75)%
Other invested assets and nonadmitted change	(20,487,815)	(5.86)%
Post Retirement Benefits Plans	1,405,304	0.40 %
Statutory reserve change	(829,560)	(0.24)%
Other	(5,003,542)	(1.41)%
Total statutory income taxes	\$ 18,287,660	5.23 %
Federal taxes incurred	\$ 68,533,975	19.59 %
Change in net deferred income taxes	(50,246,315)	(14.36)%
Total statutory income taxes	\$ 18,287,660	5.23 %

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	\$ 36,794,774
2015	\$ 80,238,504
2014	\$ 94,450,341

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 Company files a consolidated income tax return, which includes all its eligible subsidiaries. The provision for federal income taxes is allocated to the individual companies using a separate return method based upon a written tax sharing agreement. Under the agreement, the benefits from losses of subsidiaries are retained by the subsidiary companies. The Company pays all federal income taxes due for all members in the consolidated return. The Company then immediately charges or reimburses, as the case may be, these members an amount consistent with the method described in the tax sharing agreement. At December 31, 2016, the Company has a net liability of \$8,064,117 included on line 15.1 of page 3.

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

10. Information Concerning Parent, Subsidiaries and Affiliates

A, B & C.

At December 31, 2016 and 2015, the Company had \$65.5 million and \$60.7 million respectively, invested, in the Touchstone Funds, which are mutual funds administered by Touchstone Advisors, Inc., an indirect subsidiary of the Company.

In December 2016, the Company paid a \$30.0 million capital contribution to its subsidiary, Columbus Life Insurance Company. The contribution was in the form of cash.

In December 2016, the Company paid a \$45.0 million capital contribution to its subsidiary, Integrity Life Insurance Company. The contribution was in the form of cash.

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

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

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

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

- D. The Company had \$24.9 million and \$26.0 million receivable from parent, subsidiaries and affiliates as of December 31, 2016 and 2015, respectively. The Company did not have any amounts payable to parent, subsidiaries and affiliates as of December 31, 2016 or 2015. The terms of the settlement generally require that these amounts be settled in cash within 30 days.
- E. See Note 14A(2) regarding the Company’s guarantees of affiliated entities.
- F. The Company performs certain administrative and special services, as well as provides facilities and equipment to its various subsidiaries and affiliates to assist with their business operations. These services, facilities and equipment include but are not limited to the following: accounting, actuarial, audit, tax and legal services, administrative support services such as payroll and personnel functions, policyholder services, underwriting and electronic data processing equipment. There are also a number of other service arrangements with affiliates where the provider renders specified services for a stated fee, including agreements for certain investment advisory services. The charges for services, facilities and equipment are considered reasonable and in accordance with the requirements of applicable insurance law and regulations.
- G. The Company is an indirect wholly-owned subsidiary of Western & Southern Mutual Holding Company, a mutual holding company formed pursuant to the insurance regulations of the state of Ohio.
- H. The Company does not own any shares of an upstream affiliate either directly or through its subsidiaries.
- I. The Company does not have an investment in an SCA entity that exceeds 10% of the admitted assets of the insurer.
- J. The Company recognized a \$2.5 million impairment write down in 2016 for its investments in 3 affiliated private equity funds. The impairments were based on the determination that the Company will be unable to recover the carrying amounts of the investments. Fair value is based on GAAP equity.
- K. Not applicable.
- L. Not applicable.
- M. All SCA Investments

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:				
95953#103: Western & Southern Agency, Inc.	100	10,143	—	10,143
Total SSAP No. 97 8b(iii) Entities	xxx	10,143	—	10,143
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	10,143	—	10,143
f. Aggregate Total (a+e)	xxx	10,143	—	10,143



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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:						
95953#103: Western & Southern Agency, 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. None.

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

A. Defined Benefit Plan

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

A summary of assets, obligations and assumptions of the Pension and Other Postretirement Benefits Plans are as follows at December 31, 2016 and 2015:

(1) Change in benefit obligation  
a. Pension Benefits

	Overfunded		Underfunded	
	2016	2015	2016	2015
1. Benefit obligation at beginning of year	—	—	1,003,307,650	1,046,429,046
2. Service cost	—	—	18,051,109	21,330,786
3. Interest cost	—	—	36,328,670	41,505,249
4. Contribution by plan participants	—	—	—	—
5. Actuarial gain (loss)	—	—	27,709,944	(49,086,771)
6. Foreign currency exchange rate changes	—	—		—
7. Benefits paid	—	—	(69,697,373)	(56,870,660)
8. Plan amendments	—	—	—	—
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	—	—	—	
10. Benefit obligation at end of year	—	—	1,015,700,000	1,003,307,650

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b. Postretirement Benefits

		Overfunded		Underfunded	
		2016	2015	2016	2015
1.	Benefit obligation at beginning of year	—	—	183,347,405	219,040,062
2.	Service cost	—	—	620,983	924,383
3.	Interest cost	—	—	6,327,110	8,347,205
4.	Contribution by plan participants	—	—	4,604,578	4,657,655
5.	Actuarial gain (loss)	—	—	(9,739,765)	(35,360,119)
6.	Foreign currency exchange rate changes	—	—	—	—
7.	Benefits paid	—	—	(15,643,392)	(14,261,781)
8.	Plan amendments	—	—	—	—
9.	Business combinations, divestitures, curtailments, settlements and special termination benefits	—	—	—	—
10.	Benefit obligation at end of year	—	—	169,516,919	183,347,405

c. Special or Contractual Benefits Per SSAP No. 11

		Overfunded		Underfunded	
		2016	2015	2016	2015
1.	Benefit obligation at beginning of year	—	—	—	—
2.	Service cost	—	—	—	—
3.	Interest cost	—	—	—	—
4.	Contribution by plan participants	—	—	—	—
5.	Actuarial gain (loss)	—	—	—	—
6.	Foreign currency exchange rate changes	—	—	—	—
7.	Benefits paid	—	—	—	—
8.	Plan amendments	—	—	—	—
9.	Business combinations, divestitures, curtailments, settlements and special termination benefits	—	—	—	—
10.	Benefit obligation at end of year	—	—	—	—

		Pension Benefits		Postretirement Benefits		Special or Contractual Benefits Per SSAP No. 11	
		2016	2015	2016	2015	2016	2015
(2)	Change in plan assets						
a.	Fair value of plan assets at beginning of year	887,428,468	904,927,508	—	—	—	—
b.	Actual return on plan assets	90,144,310	39,371,620	—	—	—	—
c.	Foreign currency exchange rate changes	—	—	—	—	—	—
d.	Reporting entity contribution	7,000,000	—	11,038,814	9,604,126	—	—
e.	Plan participants' contributions	—	—	4,604,578	4,657,655	—	—
f.	Benefits paid	(69,697,373)	(56,870,660)	(15,643,392)	(14,261,781)	—	—
g.	Business combinations, divestitures and settlements	—	—	—	—	—	—
h.	Fair value of plan assets at end of year	914,875,405	887,428,468	—	—	—	—

(3) Funded status

		Pension Benefits		Postretirement Benefits	
		2016	2015	2016	2015
Overfunded					
a.	Assets (nonadmitted)				
1.	Prepaid benefit costs	—	—	—	—
2.	Overfunded plan assets	—	—	—	—
3.	Total assets (nonadmitted)	—	—	—	—
Underfunded					
b.	Liabilities recognized				
1.	Accrued benefit costs	(100,824,595)	(115,879,182)	(169,516,919)	(183,347,405)
2.	Liability for pension benefits	—	—	—	—
3.	Total liabilities recognized	(100,824,595)	(115,879,182)	(169,516,919)	(183,347,405)
c.	Unrecognized liabilities	—	—	—	—

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		Pension Benefits		Postretirement Benefits		Special or Contractual Benefits Per SSAP No. 11	
		2016	2015	2016	2015	2016	2015
(4)	Components of net periodic benefit cost						
a.	Service cost	18,051,109	21,330,786	620,983	924,383	—	—
b.	Interest cost	36,328,670	41,505,249	6,327,110	8,347,205	—	—
c.	Expected return on plan assets	(64,584,994)	(65,747,453)	—	—	—	—
d.	Transition asset or obligation	—	—	—	—	—	—
e.	Gains and losses	35,764,323	41,969,214	(1,668,570)	25,216	—	—
f.	Prior service cost or credit	(5,133,992)	(1,019,286)	(1,074,651)	(1,074,624)	—	—
g.	Gain or loss recognized due to a settlement or curtailment	—	—	—	—	—	—
h.	Total net periodic benefit cost	20,425,116	38,038,510	4,204,872	8,222,180	—	—
(5)	Amounts in unassigned funds (surplus) recognized as components of net periodic benefit cost						
		Pension Benefits		Postretirement Benefits			
		2016	2015	2016	2015		
a.	Items not yet recognized as a component of net periodic cost - prior year		437,653,413		501,314,279	(39,814,688)	(5,504,004)
b.	Net transition asset or obligation recognized		—		—	—	—
c.	Net prior service cost or credit arising during the period		—		—	—	—
d.	Net prior service cost or credit recognized		5,133,992		1,019,286	1,074,996	1,074,651
e.	Net gain and loss arising during the period		2,150,581		(22,710,938)	(9,739,765)	(35,360,119)
f.	Net gain and loss recognized		(35,764,323)		(41,969,214)	1,668,570	(25,216)
g.	Items not yet recognized as a component of net periodic cost - current year		409,173,663		437,653,413	(46,810,887)	(39,814,688)
(6)	Amounts in unassigned funds (surplus) expected to be recognized in the next fiscal year as components of net periodic benefit cost						
		Pension Benefits		Postretirement Benefits			
		2016	2015	2016	2015		
a.	Net transition asset or obligation		—		—	—	—
b.	Net prior service cost or credit		(5,133,992)		(3,600,244)	(1,503,263)	(1,074,996)
c.	Net recognized gains and losses		32,072,247		35,498,839	(2,664,939)	(1,491,989)
(7)	Amounts in unassigned funds (surplus) that have not yet been recognized as components of net periodic benefit cost						
		Pension Benefits		Postretirement Benefits			
		2016	2015	2016	2015		
a.	Net transition asset or obligation		—		—	—	—
b.	Net prior service cost or credit		(21,761,444)		(26,895,436)	(9,701,916)	(10,776,912)
c.	Net recognized gains and losses		430,935,107		464,548,849	(37,108,971)	(29,037,776)
(8)	Weighted-average assumptions used to determine net periodic benefit cost as of the end of current period:						
				2016	2015		
a.	Weighted average discount rate			4.350%	4.050%		
b.	Expected long-term rate of return on plan assets			7.500%	7.500%		
c.	Rate of compensation increase			4.600%	4.600%		
Weighted average assumptions used to determine projected benefit obligations as of end of current period:							
				2016	2015		
d.	Weighted average discount rate			4.170%	4.350%		
e.	Rate of compensation increase			4.600%	4.600%		
(9)	The amount of the accumulated benefit obligation for defined benefit pension plans was \$966,932,519 for the current year and \$961,595,960 for the prior year.						
(10)	For measurement purposes of the postretirement benefit obligation at December 31, 2016, a 5.500 percent annual rate of increase in the per capita cost of covered health care benefits is assumed for 2017. The rate was assumed to decrease gradually to 4.75 percent for 2023 and remain at that level thereafter.						
(11)	Assumed health care cost trend rates have a significant effect on the amounts reported for the health care plans. A one-percentage-point change in assumed health care cost trend rates would have the following effects:			1 Percentage Point Increase	1 Percentage Point Decrease		
a.	Effect on total of service and interest cost components			953,615	(785,595)		
b.	Effect on postretirement benefit obligation			22,087,677	(18,420,624)		

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

	Years	Amount
a.	2017	54,125,674
b.	2018	54,517,162
c.	2019	54,927,621
d.	2020	55,606,629
e.	2021	56,499,697
f.	2022 through 2026	296,617,073

(13) The Company does not anticipate a required contribution during 2017.

(14) At December 31, 2016 and 2015, the plan assets included approximately \$68,731,122 and \$69,895,054, respectively, of mutual funds administered by Touchstone Advisors Inc., an indirect subsidiary of the Company.

In 2016, the Company contributed \$7,000,000 to the pension plan.

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

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

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

(18) The Company’s discount rate assumption is determined by utilizing a discounted cash flow analysis of the Company’s obligations. The yield curve utilized in the cash flow analysis is comprised of highly rated (Aaa or Aa) corporate bonds. The discount rate was decreased from 4.35% at December 31, 2015 to 4.17% at December 31, 2016. This resulted in a \$22.7 million increase in the pension benefit obligation in 2016.

(19) There are no plan assets expected to be returned to the employer during the 12-months following the year ended December 31, 2016.

(20) See note 12A3 for information relating to the Company’s defined benefit pension and postretirement benefit plans’ funded status and note 12A5 for benefit plan related surplus impacts during 2016 and 2015.

(21) N/A.

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

C. The fair value of each class of plan assets

Fair Value Measurements of Plan Assets at Reporting Date

Description for each class of plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Bonds	14,313,019	100,240,514	3,117,797	117,671,330
Common stock: Unaffiliated	390,520,684	—	—	390,520,684
Common stock: Mutual funds	157,469,030	—	—	157,469,030
Preferred stock	—	3,769,494	—	3,769,494
Cash, cash equivalents, & short-term investments	17,317,895	—	—	17,317,895
Other invested assets: Surplus notes	—	5,013,292	—	5,013,292
Other invested assets: Limited partnerships	—	148,806,885	57,023,823	205,830,708
Other invested assets: Real estate	—	—	14,927,721	14,927,721
Securities lending reinvested collateral assets	78,259,771	—	—	78,259,771
Other Assets	—	1,615,219	1,713,661	3,328,880
Total Plan Assets	657,880,399	259,445,404	76,783,002	994,108,805

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

Description for each class of plan assets	Beginning Balance at 01/01/2016	Transfers into Level 3	Transfers out of Level 3	Return on Assets Still Held	Return on Assets Sold	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2016
Bonds*	3,242,215	—	—	(81,029)	—	—	—	—	(43,389)	3,117,797
Other invested assets: Limited partnerships*	53,186,327	—	—	2,419,151	—	9,030,265	—	—	(7,611,920)	57,023,823
Other Invested assets: Real estate*	12,990,819	—	—	1,936,902	—	—	—	—	—	14,927,721
Other assets	1,813,306	—	—	—	—	—	—	—	(99,645)	1,713,661
Total Plan Assets	71,232,667	—	—	4,275,024	—	9,030,265	—	—	(7,754,954)	76,783,002

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

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

E. Defined Contribution Plan

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

The Company sponsors a contributory Employee Retirement Savings Plan qualified under the provisions of IRC 401(k) covering substantially all eligible, full time employees. This plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Company’s contributions to the plan are based on a combination of the employee’s contributions to the plan and a percentage of the employee’s earnings for the year. Total Company contributions to the defined contribution plan were \$4,797,133 and \$4,239,185 for 2016 and 2015, respectively.

F. Multi-employer Plans. None.

G. Consolidated/Holding Company Plans. None.

H. Postemployment Benefits and Compensated Absences

Postemployment benefits and compensated absences are recorded as accrued liabilities.

I. Impact of Medicare Modernization Act on Postretirement Benefits

- (1) Not applicable
- (2) Not applicable
- (3) With respect to the Company’s postretirement medical plan, the Company paid gross benefits of \$15,643,392 in 2016 and expects to pay \$106,052,233 in 2017 and beyond. The Company received \$0 in 2016 related to the Medicare Prescription Drug, Improvement and Modernization Act of 2003 (the Act). The Company’s postretirement medical plan will no longer collect the Medicare Part D Subsidy for claims activity occurring after January 1, 2013.

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

Year(s)	Amount
2017	\$ 10,966,871
2018	\$ 10,695,132
2019	\$ 10,669,778
2020	\$ 10,822,984
2021	\$ 10,882,811
Five years thereafter	\$ 52,014,657

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 1,000,000 shares authorized, 1,000,000 shares issued and 1,000,000 shares outstanding.
- (2) The Company has no preferred stock outstanding.
- (3) The ability of the Company to pay dividends is limited by state insurance laws. Under Ohio insurance laws, the Company may pay dividends, without the approval of the Ohio Director of Insurance, only from earned surplus and those dividends may not exceed (when added to other dividends paid in the preceding 12 months) the greater of (i) 10% of the Company’s surplus as of the prior December 31, or (ii) the Company’s net income for the twelve month period ending the prior December 31. Dividends are noncumulative.
- (4) In December 2015, the Company paid a \$40.0 million ordinary dividend to Western & Southern Financial Group, Inc.. The dividend was in the form of cash.
- (5) Within the limitations of (3) above, there are no restrictions placed on the portion of company profits that may be paid as ordinary dividends to stockholders.
- (6) There were no restrictions placed on the Company’s surplus.
- (7) There are no advances of surplus.
- (8) There was no stock held by the Company, including stock of affiliated companies, for special purposes.
- (9) The Company does not hold any special surplus funds.
- (10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses: \$971,504,959
- (11) There were no surplus debentures or similar item outstanding during the statement periods.
- (12) There have been no restatements of surplus due to quasi-reorganizations.
- (13) Not applicable.

14. Liabilities, Contingencies, and Assessments

A. Contingent Commitments

- (1) The Company has future commitments to joint ventures, limited partnerships and limited liability companies in the amount of \$397,749,808.

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

B. Assessments

The Company is not aware of any material assessments.

C. Gain Contingencies

The Company is not aware of any gain contingencies.

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

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

E. Joint and Several Liabilities. None.

F. All Other Contingencies.

The Company is not aware of any other material contingencies

15. Leases

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

The table below summarizes the face amount of the Company's financial instruments with off balance sheet risk. The accounting policies associated with the derivative transactions are described in Note 1C.

	ASSETS		LIABILITIES	
	2016	2015	2016	2015
a. Swaps	—	57,000,000	—	65,900,000
b. Futures	—	—	—	—
c. Options	—	—	—	—
d. Total	—	57,000,000	—	65,900,000

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

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

A. Transfers of Receivables as Sales. None.

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

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

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

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

20. Fair Value Measurements

A.

(1) Fair Value Measurements at December 31, 2016

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Total
a. Assets at fair value				
Bonds: Industrial & miscellaneous	—	4,011,875	—	4,011,875
Common stock: Industrial & miscellaneous	1,212,416,494	—	—	1,212,416,494
Common stock: Mutual funds	77,198,130	—	—	77,198,130
Separate account assets	657,880,400	259,445,403	76,783,002	994,108,805
Total assets at fair value	1,947,495,024	263,457,278	76,783,002	2,287,735,304

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.

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(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										
Separate account assets*	71,232,668	—	—	4,275,024	—	9,030,264	—	—	(7,754,954)	76,783,002
Total Assets	71,232,668	—	—	4,275,024	—	9,030,264	—	—	(7,754,954)	76,783,002

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

- (3) The Company’s policy is to recognize transfers in and transfers out of levels at the beginning of each quarterly reporting period.
- (4) The fair values of investments in Level 2 include NAIC 6 rated industrial & miscellaneous bonds have been determined through the use of third-party pricing services utilizing market observable inputs.

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

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

- B. Not applicable.
- C. The carrying amounts and fair 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	3,760,841,947	3,432,246,251	15,640,523	3,724,837,515	20,363,909	
Common stock: Unaffiliated	1,212,416,494	1,212,416,494	1,212,416,494	—	—	
Common stock: Mutual funds	77,198,130	77,198,130	77,198,130	—	—	
Preferred stock	40,665,766	36,168,043	—	28,628,109	12,037,657	
Mortgage loans	57,301,463	57,655,110	—	—	57,301,463	
Cash, cash equivalents, & short-term investments	148,694,788	148,694,788	148,694,788	—	—	
Other invested assets: Surplus notes	40,888,996	36,082,952	—	40,888,996	—	
Securities lending reinvested collateral assets	17,591,988	17,591,988	17,591,988	—	—	
Separate account assets	994,108,805	994,108,805	657,880,400	259,445,403	76,783,002	
Life and annuity reserves for investment-type contracts and deposit fund liabilities	(5,487,918)	(5,185,079)	—	—	(5,487,918)	
Securities lending liability	(132,987,534)	(132,987,534)	—	(132,987,534)	—	

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.

*Assets Held in Separate Accounts*

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

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

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

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

*Securities Lending Liability*

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

D. Not applicable.

21. Other Items

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

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

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

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

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

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

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



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(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	11,428,651	10,302,594	9,972,125	—
b. Commercial mortgage backed securities	—	—	—	—
c. Collateralized debt obligations	—	—	—	—
d. Structured securities	—	—	—	—
e. Equity investment in SCAs	—	—	—	—
f. Other assets	—	—	—	—
g. Total	11,428,651	10,302,594	9,972,125	—

The percentage of book value of these debt securities that have underlying loans with primarily variable interest rates is 4.28%

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 not the default method for satisfying life insurance claims in 2016, as a signature of the beneficiary authorizing the creation of such an account was required for this method of settlement. The Company also holds the retained asset accounts of Western-Southern Life Assurance Company, its wholly-owned subsidiary.

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

The interest rate paid to retained asset account holders was 0.5% in 2016 and 2015. Accountholders are not charged for routine administrative fees associated with these retained asset accounts; provided, however, that accountholders are responsible for certain fees associated with insufficient funds checks/drafts and stop-payment orders.

(2) The number and balance of retained asset accounts in force as of December 31, 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	316	10,251,989	254	10,677,392
b. 13 to 24 Months	129	4,084,378	102	4,270,957
c. 25 to 36 Months	107	3,403,649	85	3,559,131
d. 37 to 48 Months	64	2,042,189	51	2,135,478
e. 49 to 60 Months	14	453,820	72	475,682
f. Over 60 Months	86	2,454,966	192	2,880,760
g. Total	716	22,690,991	756	23,999,400

(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	756	23,999,400	—	—
b. Number/amount of retained asset accounts issued/added during the year	267	14,674,272	—	—
c. Investment earnings credited to retained asset accounts during the year	XXX	103,173	XXX	—
d. Fees and other charges assessed to retained asset account during the year	XXX	40	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	307	16,085,814	—	—
g. Number/balance of retained asset accounts at the end of the year (g = a + b + c - d - e - f)	716	22,690,991	—	—

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 )

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

Section 2 - Ceded Reinsurance Report - Part A

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

Section 3 - Ceded Reinsurance Report - Part B

- (1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current 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 ( X )
- (3) If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments?

- B. The Company had no uncollectible reinsurance balances written off through income or expense during the year.
- C. The Company had no commutation of reinsurance reflected in income or expense during the year.
- D. Certified reinsurer rating downgraded or status subject to revocation. None
- 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 [ X ]

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

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

	Accrued During the Prior Year on Business Written Before December 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before December 31 of the Prior Year		Differences		Adjustments			Unsettled Balances as of the Reporting Date	
					Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances		Cumulative Balance from Prior Years (Col 1 - 3 + 7)	Cumulative Balance from Prior Years (Col 2 - 4 + 8)
	1	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.

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

27. Structured Settlements. None.

28. Health Care Receivables. None.

29. Participating Policies. None.

30. Premium Deficiency Reserves

1. Liability carried for premium deficiency reserves	85,364,145
2. Date of the most recent evaluation of this liability	12/31/2016
3. Was anticipated investment income utilized in the calculation?	Yes [ ] No [ X ]

31. Reserves for Life Contracts and Annuity Contracts

1. The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
2. Policies issued to substandard lives are charged an extra premium plus the regular gross premium for the true age. Mean reserves are based on appropriate multiples of standard rates of mortality.
3. As of December 31, 2016, the Company had \$1,392,378,774 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 \$25,312,066 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	—	—	—	—	0.0
(3) At fair value	—	—	—	—	0.0
(4) Total with market value adjustment or at fair value (total of 1 through 3)	—	—	—	—	0.0
(5) At book value without adjustment (minimal or no charge or adjustment)	353,075,409	—	—	353,075,409	27.6
B. Not subject to discretionary withdrawal	9,625,768	—	914,875,405	924,501,173	72.4
C. Total (gross: direct + assumed)	362,701,177	—	914,875,405	1,277,576,582	100.0
D. Reinsurance ceded	123,248,679	—	—	123,248,679	
E. Total (net)* (C) - (D)	239,452,498	—	914,875,405	1,154,327,903	

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

F. Life & Accident & Health Annual Statement:	Amount
1. Exhibit 5, Annuities Section, Total (net)	7,257,304
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	1,562,827
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	230,632,367
4. Subtotal	239,452,498
Separate Accounts Annual Statement:	
5. Exhibit 3, Line 0299999, Column 2	—
6. Exhibit 3, Line 0399999, Column 2	—
7. Policyholder dividend and coupon accumulations	914,875,405
8. Policyholder premiums	—
9. Guaranteed interest contracts	—
10. Other contract deposit funds	—
11. Subtotal	914,875,405
12. Combined Total	1,154,327,903

33. Premiums and Annuity Consideration Deferred and Uncollected

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

Type	(1) Gross	(2) Net of Loading
(1) Industrial	23	13
(2) Ordinary new business	6,561,381	468,638
(3) Ordinary renewal	73,711,489	50,937,088
(4) Credit Life	—	—
(5) Group Life	—	—
(6) Group Annuity	—	—
(7) Totals	80,272,893	51,405,739

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

34. Separate Accounts

A. Separate Account Activity

- (1) The Company utilizes separate accounts to record and account for assets and liabilities for particular lines of business and/or transactions. For 2016, the Company reported assets and liabilities from the following product lines/transactions into a separate account:

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

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

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

As of December 31, 2016 and 2015, the Company’s separate account statement included legally insulated assets of \$994,108,805 and \$982,729,268 respectively. The assets legally insulated from the general accounts as of December 31, 2016 are attributed to the following product:

(1)  Product/Transaction	(1)  Legally Insulated Assets	(2)  Separate Account Assets (Not Legally Insulated)
Group Annuity Contract	994,108,805	—
Total	994,108,805	—

- (3) In accordance with the products recorded within the separate account, there are no separate account liabilities that are guaranteed by the general account. (See Note 12 for further discussion on the general account’s responsibility as it relates to the obligations of the Company’s pension plan.)
- (4) The Company engages in securities lending transactions within the separate account. The Company has loaned \$76,431,982 (book/adjusted carrying value) of various debt and equity securities within the separate account as part of the securities lending program administered by Deutsche Bank. In accordance with such transactions conducted from the separate account, the Company follows the same policies and procedures as the general account.

B. General Nature and Characteristics of Separate Account Business

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

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

(1)	Transfers as reported in the Summary of Operations of the Separate Accounts Statement:	
	a. Transfers to Separate Accounts (Page 4, Line 1.4)	—
	b. Transfers from Separate Accounts (Page 4, Line 10)	69,679,947
	c. Net transfers to or (From) Separate Accounts (a) - (b)	\$ (69,679,947)
(2)	Reconciling Adjustments:	
	Miscellaneous	—
(3)	Transfers as Reported in the Summary of Operations of the Life, Accident & Health Annual Statement (1c) + (2) = (Page 4, Line 26)	\$ (69,679,947)

35. Loss/Claim Adjustment Expenses

The Company has no liability for unpaid accident and health claim adjustment expenses as of December 31, 2016 and December 31, 2015.

The Company incurred \$275,000 and paid \$275,000 of claim adjustment expenses in the current year, of which \$220,000 of the paid amount was attributable to insured or covered events of prior years. The Company did not increase or decrease the provision for insured events of prior years.

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

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 [ ] No [ X ]  
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 Western and Southern Life Insurance Company

GENERAL INTERROGATORIES

- 8.1

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

Yes [ ] No [ X ]
- 8.2

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

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

Yes [ ] No [ X ]
- 8.4

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

1	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

21
- 12.13

Total book/adjusted carrying value

\$ 726,482,397
- 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 Western and Southern Life Insurance Company

GENERAL INTERROGATORIES

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

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

BOARD OF DIRECTORS

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

FINANCIAL

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

20.11 To directors or other officers\$

20.12 To stockholders not officers\$

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

20.21 To directors or other officers\$

20.22 To stockholders not officers\$

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

21.21 Rented from others\$

21.22 Borrowed from others\$

21.23 Leased from others\$

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

22.21 Amount paid as losses or risk adjustment\$

22.22 Amount paid as expenses\$

22.23 Other amounts paid\$
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [ X ] No [ ]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$18,254

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. \$132,682,637
- 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 Western and Southern Life Insurance Company

GENERAL INTERROGATORIES

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

24.101	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$	132,682,637
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$	132,696,965
24.103	Total payable for securities lending reported on the liability page.	\$	132,987,534

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	\$	
		25.28 On deposit with states	\$	5,710,132
		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	\$	
		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
MORGAN STANLEY	1300 THAMES ST BALTIMORE MD 21231

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

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

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes ☐ 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 Western and Southern 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.....
ADVANTUS CAPITAL MANAGEMENT, INC .....	U.....
.....	.....

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 [ X ]

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 [ X ]

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 .....	3,585,190,370	3,913,786,071	328,595,701
30.2 Preferred stocks .....	36,168,043	40,665,766	4,497,723
30.3 Totals	3,621,358,413	3,954,451,837	333,093,424

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 Western and Southern Life Insurance Company

GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? .....\$ .....715,412

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

1 Name	2 Amount Paid

34.1 Amount of payments for legal expenses, if any? .....\$ .....924,009

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

1 Name	2 Amount Paid
Vorys, Sater, Seymour and Pease LLP .....	251,270

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? .....\$ .....510,525

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

1 Name	2 Amount Paid
Business Roundtable .....	245,000
Financial Services Roundtable .....	233,850

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 .....

.....15,139

.....17,284

2.2

Premium Denominator .....

.....253,741,872

.....256,197,400

2.3

Premium Ratio (2.1/2.2) .....

.....0.000

.....0.000

2.4

Reserve Numerator .....

.....5,031,962

.....5,270,117

2.5

Reserve Denominator .....

.....2,955,574,977

.....2,926,216,920

2.6

Reserve Ratio (2.4/2.5) .....

.....0.002

.....0.002

3.1

Does this reporting entity have Separate Accounts? .....

Yes [ X ] No [ ]

3.2

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

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

3.3

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

\$ .....

3.4

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

3.5

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

Yes [ ] No [ X ]

3.6

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

Yes [ ] No [ X ]

3.7

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

.....

4.1

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

Yes [ X ] No [ ]

4.2

Net reimbursement of such expenses between reporting entities:

4.21

Paid .....

\$ .....7,615,822

4.22

Received .....

\$ .....212,331,558

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: .....

\$ .....55,002,515

7.

Total dividends paid stockholders since organization of the reporting entity:

7.11

Cash .....

\$ .....401,750,000

7.12

Stock .....

\$ .....

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern 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 [ X ]

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

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

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

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

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

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

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

Type		3	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
P&C Insurance Company And Location	Statement Value on Purchase Date of Annuities (i.e., Present Value)

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 Western and Southern Life Insurance Company

GENERAL INTERROGATORIES

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

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

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

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

13.1 Direct Premium Written .....\$ .....182,350,512

13.2 Total Incurred Claims .....\$ .....123,504,767

13.3 Number of Covered Lives .....737,089

*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
<b>Life Insurance in Force</b> (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4) .....	11,485,124	11,531,267	11,600,549	11,624,888	11,764,148
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) .....	2,891,124	3,019,879	3,302,456	3,511,638	3,687,333
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) .....	686,766	670,219	669,858	683,317	666,253
5. Industrial (Line 21, Col. 2) .....	388,432	399,966	445,046	484,597	505,096
6. FEGLI/SGLI (Lines 43 & 44, Col. 4) .....	0	0	0	0	0
7. Total (Line 21, Col. 10) .....	15,451,446	15,621,331	16,017,909	16,304,440	16,622,830
<b>New Business Issued</b> (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2) .....	653,555	646,048	695,564	716,497	760,142
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2) .....	191,028	152,098	160,476	162,237	198,082
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) .....	844,583	798,146	856,040	878,734	958,224
<b>Premium Income - Lines of Business</b> (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2) .....	11,613,469	11,796,626	13,216,113	14,366,946	14,583,336
15.1 Ordinary-life insurance (Line 20.4, Col. 3) .....	215,175,826	216,668,863	219,652,442	223,021,001	227,704,664
15.2 Ordinary-individual annuities (Line 20.4, Col. 4) .....	1,422,611	1,913,588	1,719,647	2,605,045	4,695,541
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) .....	4,189,694	3,570,612	4,740,028	1,624,477	5,907,708
17.2 Group annuities (Line 20.4, Col. 7) .....	0	0	0	0	0
18.1 A & H-group (Line 20.4, Col. 8) .....	0	0	0	0	0
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9) .....	0	0	0	0	0
18.3 A & H-other (Line 20.4, Col. 10) .....	21,340,272	22,247,711	23,884,108	25,213,609	26,278,177
19. Aggregate of all other lines of business (Line 20.4,Col. 11) .....	0	0	0	0	0
20. Total .....	253,741,872	256,197,400	263,212,338	266,831,078	279,169,426
<b>Balance Sheet (Pages 2 &amp; 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) .....	9,113,565,557	8,809,584,936	8,919,477,501	8,454,752,744	7,807,174,632
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) .....	4,298,035,448	4,261,250,238	4,625,267,628	4,243,741,841	4,078,637,823
23. Aggregate life reserves (Page 3, Line 1) .....	2,654,244,063	2,619,095,999	2,642,900,383	2,648,765,103	2,640,978,982
24. Aggregate A & H reserves (Page 3, Line 2) .....	253,076,189	244,891,281	228,318,129	221,970,288	217,500,507
25. Deposit-type contract funds (Page 3, Line 3) .....	230,632,367	237,126,379	240,364,483	243,597,997	254,300,193
26. Asset valuation reserve (Page 3, Line 24.01) .....	341,386,599	275,485,912	345,397,768	312,001,031	237,903,678
27. Capital (Page 3, Lines 29 and 30) .....	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
28. Surplus (Page 3, Line 37) .....	4,814,530,109	4,547,334,698	4,293,209,873	4,210,010,903	3,727,536,809
<b>Cash Flow (Page 5)</b>					
29. Net Cash from Operations (Line 11) .....	41,936,823	131,365,894	137,252,781	47,796,136	61,653,540
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital .....	5,478,161,665	5,131,764,409	4,948,489,265	4,879,702,401	4,259,561,063
31. Authorized control level risk - based capital .....	502,085,789	473,778,977	494,458,660	476,203,584	425,100,010
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b> (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1) .....	38.7	41.9	39.4	38.7	44.9
33. Stocks (Lines 2.1 and 2.2) .....	39.6	37.5	41.1	44.2	39.3
34. Mortgage loans on real estate(Lines 3.1 and 3.2 ) .....	0.6	0.5	0.2	0.2	0.4
35. Real estate (Lines 4.1, 4.2 and 4.3) .....	0.3	0.4	0.4	0.4	0.4
36. Cash, cash equivalents and short-term investments (Line 5) .....	1.7	1.8	1.2	2.7	1.6
37. Contract loans (Line 6) .....	1.9	2.0	2.0	2.1	2.3
38. Derivatives (Page 2, Line 7) .....	0.0	0.0	0.3	0.4	0.0
39. Other invested assets (Line 8) .....	16.9	15.2	11.8	10.9	10.7
40. Receivables for securities (Line 9) .....	0.0	0.2	0.9	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10) .....	0.2	0.6	1.4	0.3	0.3
42. Aggregate write-ins for invested assets (Line 11) .....	0.0	0.0	1.4	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12) .....	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2016	2 2015	3 2014	4 2013	5 2012
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1) .....			0		2,425,828
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1) .....			0		
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1), .....	2,191,222,156	1,946,740,416	1,937,949,705	2,095,655,924	1,840,376,004
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 .....	1,282,758,334	1,058,935,107	837,557,082	746,081,339	690,100,999
50. Total of above Lines 44 to 49 .....	3,473,980,490	3,005,675,523	2,775,506,787	2,841,737,263	2,532,902,831
51. Total Investment in Parent included in Lines 44 to 49 above .....				0	
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2) ..	149,218,439	122,547,370	121,179,966	134,485,537	531,375,646
53. Total admitted assets (Page 2, Line 28, Col. 3) .....	10,107,674,362	9,792,314,203	9,918,275,587	9,405,282,427	8,612,311,473
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income) .....	322,165,009	545,323,553	685,561,290	322,805,146	279,173,502
55. Realized capital gains (losses) (Page 4, Line 34, Column 1 ) .....	1,688,251	15,960,840	122,027,111	98,014,481	34,212,186
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1) .....	271,374,352	(149,736,404)	(212,164,991)	389,294,033	141,405,900
57. Total of above Lines 54, 55 and 56 .....	595,227,612	411,547,989	595,423,410	810,113,660	454,791,588
<b>Benefits and Reserve Increases (Page 6)</b>					
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) .....	336,482,893	367,467,626	338,922,888	372,350,244	376,079,439
59. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11) .....	13,506,512	14,069,491	16,338,771	16,853,143	20,968,103
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3 ) .....	29,567,621	(14,349,419)	(5,837,066)	8,721,668	16,595,766
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11) .....	8,184,908	8,472,298	6,347,840	4,469,780	(962,720)
62. Dividends to policyholders (Line 30, Col. 1) .....	57,514,116	57,752,235	57,433,564	58,403,710	58,120,943
<b>Operating Percentages</b>					
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 .....	59.4	57.0	55.4	52.2	59.7
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 .....	3.9	4.1	4.4	4.7	4.9
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2) .....	104.9	140.9	98.0	86.9	79.2
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2) .....	3.3	3.3	3.0	2.5	2.5
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2) .....	66.0	66.1	71.5	65.7	69.7
<b>A &amp; H Claim Reserve Adequacy</b>					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2) .....	0				
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2) .....	0	0	0	0	
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2) .....	25,960,292	31,842,351	32,878,016	35,606,034	37,831,123
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2) .....	29,399,538	29,769,456	31,096,949	33,143,384	37,482,188
<b>Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)</b>					
72. Industrial life (Col. 2) .....	(1,756,875)	3,506,668	2,992,571	(6,140,148)	542,043
73. Ordinary - life (Col. 3) .....	5,689,057	5,528,177	9,372,549	1,938,199	6,649,627
74. Ordinary - individual annuities (Col. 4) .....	(1,156,286)	(2,255,776)	(1,131,101)	(2,446,538)	(1,646,501)
75. Ordinary-supplementary contracts (Col. 5) .....	(167,721)	(111,344)	(176,608)	(263,208)	(178,433)
76. Credit life (Col. 6) .....	0	0	0	0	0
77. Group life (Col. 7) .....	28,137	297,964	52,994	89,482	0
78. Group annuities (Col. 8) .....	(586,879)	(370,165)	(200,025)	112,341	0
79. A & H-group (Col. 9) .....	0	0	0	0	0
80. A & H-credit (Col. 10) .....	0	0	0	0	0
81. A & H-other (Col. 11) .....	(1,222,864)	(2,070,147)	(3,368,465)	(1,094,801)	1,251
82. Aggregate of all other lines of business (Col. 12) ....	51,082,879	247,568,119	389,892,693	364,315	(28,422,666)
83. Total (Col. 1) .....	51,909,448	252,093,496	397,434,608	(7,440,358)	(23,054,679)

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 Western and Southern Life Insurance Company

**EXHIBIT OF LIFE INSURANCE**

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1	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 .....	234,921	399,966	811,764	14,551,146	0	0	21	5,554	670,219	15,621,331
2. Issued during year .....	0	0	22,780	844,583	0	0	0	0	0	844,583
3. Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0
4. Revived during year .....	86	176	237	6,990	0	0	0	0	0	7,166
5. Increased during year (net) .....	0	0	0	0	0	0	0	169	21,347	21,347
6. Subtotals, Lines 2 to 5 .....	86	176	23,017	851,573	0	0	0	169	21,347	873,096
7. Additions by dividends during year .....	XXX	13,715	XXX	73,273	XXX	0	XXX	XXX		86,988
8. Aggregate write-ins for increases .....	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8) .....	235,007	413,857	834,781	15,475,992	0	0	21	5,723	691,566	16,581,415
Deductions during year:										
10. Death .....	8,017	16,380	18,109	117,545	0	0	XXX	155	4,800	138,725
11. Maturity .....	15,221	3,860	699	1,208	0	0	XXX	0	0	5,068
12. Disability .....	0	0	0	0	0	0	XXX	0	0	0
13. Expiry .....	1,735	1,336	8,662	232,662	0	0	0	0	0	233,998
14. Surrender .....	1,782	3,803	13,003	223,943	0	0	0	0	0	227,746
15. Lapse .....	0	0	10,453	335,349	0	0	0	0	0	335,349
16. Conversion .....	0	0	576	53,034	0	0	XXX	XXX	XXX	53,034
17. Decreased (net) .....	0	46	195	36,224	0	0	0	0	0	36,270
18. Reinsurance .....	0	0	2,356	99,779	0	0	0	0	0	99,779
19. Aggregate write-ins for decreases .....	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19) .....	26,755	25,425	54,056	1,099,744	0	0	0	155	4,800	1,129,969
21. In force end of year (Line 9 minus Line 20) .....	208,252	388,432	780,725	14,376,248	0	0	21	5,568	686,766	15,451,446
22. Reinsurance ceded end of year .....	XXX	0	XXX	2,087,962	XXX		XXX	XXX		2,087,962
23. Line 21 minus Line 22 .....	XXX	388,432	XXX	12,288,286	XXX	(b) 0	XXX	XXX	686,766	13,363,484
<b>DETAILS OF WRITE-INS</b>										
0801. ....										
0802. ....										
0803. ....										
0898. Summary of remaining write-ins for Line 8 from overflow page .....	0	0	0	0	0	0	0	0	0	0
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above) .....	0	0	0	0	0	0	0	0	0	0
1901. ....										
1902. ....										
1903. ....										
1998. Summary of remaining write-ins for Line 19 from overflow page .....	0	0	0	0	0	0	0	0	0	0
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above) .....	0	0	0	0	0	0	0	0	0	0

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

(b) Group \$ ..... ; Individual \$ .....

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

		Industrial		Ordinary	
		1	2	3	4
		Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)
24.	Additions by dividends .....	XXX	269,026	XXX	894,037
25.	Other paid-up insurance .....	206,024	117,663	282,827	1,564,128
26.	Debit ordinary insurance .....	XXX	XXX	35,194	80,703

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 .....	0	0	474	20,319
28.	Term policies - other .....	734	13,210	19,417	943,237
29.	Other term insurance - decreasing .....	XXX	0	XXX	14,836
30.	Other term insurance .....	XXX	177,818	XXX	991,715
31.	Totals (Lines 27 to 30) .....	734	191,028	19,891	1,970,107
Reconciliation to Lines 2 and 21:					
32.	Term additions .....	XXX	0	XXX	3,575
33.	Totals, extended term insurance .....	XXX	XXX	76,452	917,442
34.	Totals, whole life and endowment .....	22,046	653,555	684,382	11,885,124
35.	Totals (Lines 31 to 34) .....	22,780	844,583	780,725	14,376,248

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 .....	0	0	388,432	0
37.	Ordinary .....	844,583	0	14,376,248	0
38.	Credit Life (Group and Individual) .....	0	0	0	0
39.	Group .....	0	0	686,766	0
40.	Totals (Lines 36 to 39) .....	844,583	0	15,451,446	0

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	5,568	XXX
43.	Federal Employees' Group Life Insurance included in Line 21 .....				
44.	Servicemen's Group Life Insurance included in Line 21 .....				
45.	Group Permanent Insurance included in Line 21 .....				

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46.	Amount of additional accidental death benefits in force end of year under ordinary policies (a)	1,515,082
-----	---	-----------

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	(i) CURRENT COMMUTED AMOUNT .....
47.2	(ii) SPOUSE-ACTUAL AMOUNT; CHILD-TOTAL AMOUNT UNDER EACH RIDER EQUALS 2 TIMES ACTUAL AMOUNT ON ONE CHILD

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 .....	0	0	122,374	2,655,184	0	0	0	0
49.	Disability Income .....	0	0	0	0	0	0	3,317	522,763
50.	Extended Benefits .....	0	0	XXX	XXX	0	0	0	0
51.	Other .....	88,066	57,899	15,330	176,566	0	0	0	0
52.	Total .....	88,066	(b) 57,899	137,704	(b) 2,831,750	0	(b) 0	3,317	(b) 522,763

(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 Western and Southern Life Insurance Company

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

SUPPLEMENTARY CONTRACTS				
	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year .....	98	293	0	0
2. Issued during year .....	1	24		
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Total (Lines 1 to 4) .....	99	317	0	0
Deductions during year:				
6. Decreased (net) .....	7	37		
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....	7	37	0	0
9. In force end of year .....	92	280	0	0
10. Amount on deposit .....		(a) 2,220,530		(a)
11. Income now payable .....	92	47		
12. Amount of income payable .....	(a) 170,979	(a) 170,941	(a)	(a)

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year .....	1,615	11,092	4	94
2. Issued during year .....				
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Totals (Lines 1 to 4) .....	1,615	11,092	4	94
Deductions during year:				
6. Decreased (net) .....	82	1,367		15
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....	82	1,367	0	15
9. In force end of year .....	1,533	9,725	4	79
Income now payable:				
10. Amount of income payable .....	(a) 41,439,565	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance .....	XXX	(a) 50,094,226	XXX	(a) 1,627,899
Deferred not fully paid:				
12. Account balance .....	XXX	(a) 112,773,781	XXX	(a)

ACCIDENT AND HEALTH INSURANCE						
	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year .....	1		0		73,410	
2. Issued during year .....					10,151	4,775,597
3. Reinsurance assumed .....						
4. Increased during year (net) .....		XXX		XXX		XXX
5. Totals (Lines 1 to 4) .....	1	XXX	0	XXX	83,561	XXX
Deductions during year:						
6. Conversions .....		XXX	XXX	XXX	XXX	XXX
7. Decreased (net) .....		XXX		XXX	14,905	XXX
8. Reinsurance ceded .....		XXX		XXX		XXX
9. Totals (Lines 6 to 8) .....	0	XXX	0	XXX	14,905	XXX
10. In force end of year .....	1	(a) 32,081,450	0	(a)	68,656	(a) 25,721,709

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS		
	1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
1. In force end of prior year .....	56,392	117,846
2. Issued during year .....	301	
3. Reinsurance assumed .....		
4. Increased during year (net) .....		
5. Totals (Lines 1 to 4) .....	56,693	117,846
Deductions During Year:		
6. Decreased (net) .....	3,739	8,245
7. Reinsurance ceded .....		
8. Totals (Lines 6 and 7) .....	3,739	8,245
9. In force end of year .....	52,954	109,601
10. Amount of account balance .....	(a) 31,206,418	(a) 196,351,528

(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 Western and Southern Life Insurance Company

**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS**

Allocated by States and Territories

States, Etc.			1	Direct Business Only					
				Life Contracts		4	5	6	7
				2	3				
Active Status			Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts	
1.	Alabama .....	AL	L	220,424		36,178		256,602	
2.	Alaska .....	AK	N	112,941		3,158		116,099	
3.	Arizona .....	AZ	L	1,068,757		54,765		1,123,522	
4.	Arkansas .....	AR	L	133,890		14,614		148,504	
5.	California .....	CA	L	10,429,969		508,439		10,938,408	
6.	Colorado .....	CO	L	231,507		11,262		242,769	
7.	Connecticut .....	CT	N	42,835		3,907		46,742	
8.	Delaware .....	DE	L	51,309		3,415		54,724	
9.	District of Columbia .....	DC	L	230,325		15,342		245,667	
10.	Florida .....	FL	L	8,149,410		1,571,531		9,720,941	
11.	Georgia .....	GA	L	1,302,867		121,578		1,424,445	
12.	Hawaii .....	HI	L	35,513		1,072		36,585	
13.	Idaho .....	ID	L	50,677		756		51,433	
14.	Illinois .....	IL	L	22,423,644	100	1,367,005		23,790,749	
15.	Indiana .....	IN	L	14,649,632	(63)	2,898,840		17,548,409	
16.	Iowa .....	IA	L	177,368		13,406		190,774	
17.	Kansas .....	KS	L	785,586		195,278		980,864	
18.	Kentucky .....	KY	L	5,736,354	429	1,503,059		7,239,842	
19.	Louisiana .....	LA	L	6,928,137		308,109		7,236,246	
20.	Maine .....	ME	N	7,277		1,117		8,394	
21.	Maryland .....	MD	L	2,701,671		86,178		2,787,849	
22.	Massachusetts .....	MA	N	53,096		5,891		58,987	
23.	Michigan .....	MI	L	6,525,512	4,679	818,426		7,348,617	
24.	Minnesota .....	MN	L	1,490,265		45,628		1,535,893	
25.	Mississippi .....	MS	L	143,960		11,051		155,011	
26.	Missouri .....	MO	L	4,387,270	240	578,939		4,966,449	
27.	Montana .....	MT	L	14,864		1,046		15,910	
28.	Nebraska .....	NE	L	24,107		998		25,105	
29.	Nevada .....	NV	L	277,618		17,448		295,066	
30.	New Hampshire .....	NH	N	8,714		1,798		10,512	
31.	New Jersey .....	NJ	L	172,607		15,060		187,667	
32.	New Mexico .....	NM	L	38,729		6,374		45,103	
33.	New York .....	NY	N	181,998		17,735		199,733	
34.	North Carolina .....	NC	L	16,844,413		4,149,694		20,994,107	
35.	North Dakota .....	ND	L	5,077		346		5,423	
36.	Ohio .....	OH	L	49,791,297	15,575	7,554,169		57,361,041	
37.	Oklahoma .....	OK	L	173,344		19,809		193,153	
38.	Oregon .....	OR	L	110,157		4,810		114,967	
39.	Pennsylvania .....	PA	L	10,065,241	3,005	1,112,641		11,180,887	
40.	Rhode Island .....	RI	L	7,364		173		7,537	
41.	South Carolina .....	SC	L	1,796,181	500	269,779		2,066,460	
42.	South Dakota .....	SD	L	10,544		2,910		13,454	
43.	Tennessee .....	TN	L	1,640,586		606,129		2,246,715	
44.	Texas .....	TX	L	6,132,330		735,047		6,867,377	
45.	Utah .....	UT	L	43,647		1,214		44,861	
46.	Vermont .....	VT	N	3,696				3,696	
47.	Virginia .....	VA	L	722,608		119,891		842,499	
48.	Washington .....	WA	L	162,984		9,828		172,812	
49.	West Virginia .....	WV	L	4,244,283		1,144,142		5,388,425	
50.	Wisconsin .....	WI	L	1,780,648		52,077		1,832,725	
51.	Wyoming .....	WY	L	10,447		1,309		11,756	
52.	American Samoa .....	AS	N					0	
53.	Guam .....	GU	N	684		319		1,003	
54.	Puerto Rico .....	PR	N	15,202		630		15,832	
55.	U.S. Virgin Islands .....	VI	N	946				946	
56.	Northern Mariana Islands .....	MP	N					0	
57.	Canada .....	CAN	N	14				14	
58.	Aggregate Other Alien .....	OT	XXX	110,835	0	2,665	0	113,500	0
59.	Subtotal .....	(a)	44	182,461,361	24,465	26,026,985	0	208,512,811	0
90.	Reporting entity contributions for employee benefits plans .....	XXX		4,190,301				4,190,301	
91.	Dividends or refunds applied to purchase paid-up additions and annuities .....	XXX		42,299,108	1,268			42,300,376	
92.	Dividends or refunds applied to shorten endowment or premium paying period .....	XXX						0	
93.	Premium or annuity considerations waived under disability or other contract provisions .....	XXX		2,528,101		295		2,528,396	
94.	Aggregate or other amounts not allocable by State .....	XXX		0	0	0	0	0	0
95.	Totals (Direct Business) .....	XXX		231,478,871	25,733	26,027,280	0	257,531,884	0
96.	Plus reinsurance assumed .....	XXX		1,151,498	1,396,879			2,548,377	
97.	Totals (All Business) .....	XXX		232,630,369	1,422,612	26,027,280		260,080,261	0
98.	Less reinsurance ceded .....	XXX		1,621,372		4,784,218		6,405,590	
99.	Totals (All Business) less Reinsurance Ceded .....	XXX		231,008,997	1,422,612	(b) 21,243,062	0	253,674,671	0
DETAILS OF WRITE-INS									
58001.	MEX Mexico .....	XXX		72,119				72,119	
58002.	ZZZ Other Alien .....	XXX		38,716		2,665		41,381	
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		110,835	0	2,665	0	113,500	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>
<b>PARENT - WESTERN &amp; SOUTHERN MUTUAL HOLDING COMPANY, OH (NON-INSURER)</b>		<b>31-1732405</b>
<b>SUBSIDIARY - WESTERN &amp; SOUTHERN FINANCIAL GROUP, INC., OH (NON-INSURER)</b>		<b>31-1732404</b>
<b>SUBSIDIARY - THE LAFAYETTE LIFE INSURANCE COMPANY, OH (INSURER)</b>	<b>65242</b>	<b>35-0457540</b>
<b>SUBSIDIARY - LLIA, INC., OH (NON-INSURER)</b>		<b>35-2123483</b>
<b>SUBSIDIARY - THE WESTERN &amp; SOUTHERN LIFE INSURANCE COMPANY, OH (INSURER)</b>	<b>70483</b>	<b>31-0487145</b>
<b>SUBSIDIARY - WESTERN-SOUTHERN LIFE ASSURANCE COMPANY, OH (INSURER)</b>	<b>92622</b>	<b>31-1000236</b>
<b>SUBSIDIARY - IFS FINANCIAL SERVICES, INC., OH (NON-INSURER)</b>		<b>31-1328371</b>
<b>SUBSIDIARY - W&amp;S BROKERAGE SERVICES, INC., OH (NON-INSURER)</b>		<b>31-0846576</b>
<b>SUBSIDIARY - W&amp;S FINANCIAL GROUP DISTRIBUTORS, INC. (NON-INSURER)</b>		<b>31-1334221</b>
<b>SUBSIDIARY - COLUMBUS LIFE INSURANCE COMPANY, OH (INSURER)</b>	<b>99937</b>	<b>31-1191427</b>
<b>SUBSIDIARY - INTEGRITY LIFE INSURANCE COMPANY, OH (INSURER)</b>	<b>74780</b>	<b>86-0214103</b>
<b>SUBSIDIARY - NATIONAL INTEGRITY LIFE INSURANCE COMPANY, NY (INSURER)</b>	<b>75264</b>	<b>16-0958252</b>
<b>SUBSIDIARY - INSURANCE PROFILLMENT SOLUTIONS, LLC, OH (NON-INSURER)</b>		<b>43-2081325</b>
<b>SUBSIDIARY - WESTERN &amp; SOUTHERN INVESTMENT HOLDINGS, LLC, OH (NON-INSURER)</b>		<b>06-1804434</b>
<b>SUBSIDIARY - EAGLE REALTY GROUP, LLC, OH (NON-INSURER)</b>		<b>31-1018957</b>
<b>SUBSIDIARY - FORT WASHINGTON INVESTMENT ADVISORS, INC., OH (NON-INSURER)</b>		<b>31-1301863</b>

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Liabilities Line 25

	1 Current Year	2 Prior Year
2504. Cash Collateral - Derivatives .....	0	601,387
2505. ....		
2597. Summary of remaining write-ins for Line 25 from overflow page	0	601,387

Additional Write-ins for Summary of Operations Line 27

	1 Current Year	2 Prior Year
2704. Reserve adjustment on reinsurance assumed - Lafayette .....	(76,350)	(59,507)
2705. Reserve adjustment on reinsurance assumed - Integrity .....	(72,265,659)	(82,551,600)
2706. ....		
2797. Summary of remaining write-ins for Line 27 from overflow page	(72,342,009)	(82,611,107)

Additional Write-ins for Summary of Operations Line 53

	1 Current Year	2 Prior Year
5304. Traditional Life Reserve Correction .....	(4,706,815)	
5305. Critical Illness Ceded Reserve Error Correction .....		(7,548,542)
5306. ....		
5307. ....		
5397. Summary of remaining write-ins for Line 53 from overflow page	(4,706,815)	(7,548,542)

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern 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. Reserve Adjustment on reinsurance assumed – Lafayette .....	(76,350)											(76,350)
2705. Reserve Adjustment on reinsurance assumed – Integrity .....	(72,265,659)		(5,180,445)	(65,603,575)			(1,139,957)	(341,682)				
2797. Summary of remaining write-ins for Line 27 from overflow page	(72,342,009)	0	(5,180,445)	(65,603,575)	0	0	(1,139,957)	(341,682)	0	0	0	(76,350)

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