



ANNUAL STATEMENT

For the Year Ended December 31, 2016  
of the Condition and Affairs of the

American Mutual Life Association

NAIC Group Code..... 0, 0  
(Current Period) (Prior Period)

NAIC Company Code..... 56286

Employer's ID Number..... 34-6577472

Organized under the Laws of Ohio

State of Domicile or Port of Entry Ohio

Country of Domicile US

Incorporated/Organized.....

Commenced Business.....

Statutory Home Office

19424 South Waterloo Road..... Cleveland ..... OH ..... US ..... 44119  
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office

19424 South Waterloo Road..... Cleveland ..... OH ..... US..... 44119  
(Street and Number) (City or Town, State, Country and Zip Code)

2165311900  
(Area Code) (Telephone Number)

Mail Address

19424 South Waterloo Road..... Cleveland ..... OH ..... US ..... 44119  
(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records

19424 South Waterloo Road..... Cleveland ..... OH ..... US ..... 44119  
(Street and Number) (City or Town, State, Country and Zip Code)

2165311900  
(Area Code) (Telephone Number)

Internet Web Site Address

www.AmericanMutual.org

Statutory Statement Contact

Theresa Aveni  
(Name)  
t.aveni@americanmutual.org  
(E-Mail Address)

2165311900  
(Area Code) (Telephone Number) (Extension)  
  
(Fax Number)

OFFICERS

| Name              | Title                   | Name             | Title                   |
|-------------------|-------------------------|------------------|-------------------------|
| 1. Timothy Percic | President               | 2. Theresa Aveni | Secretary-Treasurer     |
| 3.                |                         | 4.               |                         |
| OTHER             |                         |                  |                         |
| Joseph Zab        | 1st Vice President      | James Czeck      | 2nd Vice President      |
| Kenneth E. Shine  | Internal Audit Chair    | Ronald Zab       | Finance Committee Chair |
| Alyce Kane        | Fraternal Affairs Chair | Jaime Loncar     | Board Member            |
| James Mannion     | Board Member            | Charlie Kohli    | Board Member            |

DIRECTORS OR TRUSTEES

State of..... OHIO  
County of..... Cuyahoga

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

(Signature)  
Timothy Percic

1. (Printed Name)  
President

(Title)

(Signature)  
Theresa Aveni

2. (Printed Name)  
Secretary-Treasurer

(Title)

(Signature)

3. (Printed Name)

(Title)

Subscribed and sworn to before me

This \_\_\_\_\_ day of \_\_\_\_\_ 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 \_\_\_\_\_



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF GRAND TOTAL DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56286

| 1                                                                                               |           |
|-------------------------------------------------------------------------------------------------|-----------|
| Life and Annuities                                                                              |           |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS                                                      |           |
| 1. Life insurance.....                                                                          | 80,740    |
| 2. Annuity considerations.....                                                                  | 1,044,765 |
| 3. Deposit-type contract funds.....                                                             | 151,672   |
| 4. Other considerations.....                                                                    |           |
| 5. Total (Lines 1 to 4).....                                                                    | 1,277,177 |
| DIRECT REFUNDS TO MEMBERS                                                                       |           |
| Life Insurance:                                                                                 |           |
| 6.1 Paid in cash or left on deposit.....                                                        | 28,383    |
| 6.2 Applied to pay renewal premiums.....                                                        | 6,164     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 60,374    |
| 6.4 Other.....                                                                                  |           |
| 6.5 Total (Sum of Lines 6.1 to 6.4).....                                                        | 94,921    |
| Annuities:                                                                                      |           |
| 7.1 Paid in cash or left on deposit.....                                                        |           |
| 7.2 Applied to provide paid-up annuities.....                                                   |           |
| 7.3 Other.....                                                                                  |           |
| 7.4 Total (Sum of Lines 7.1 to 7.3).....                                                        | 0         |
| 8. Total (Line 6.5 plus Line 7.4).....                                                          | 94,921    |
| DIRECT CLAIMS AND BENEFITS PAID                                                                 |           |
| 9. Death benefits.....                                                                          | 327,025   |
| 10. Matured endowments.....                                                                     | 7,553     |
| 11. Annuity benefits.....                                                                       | 1,117,701 |
| 12. Surrender values and withdrawals for life contracts.....                                    | 49,092    |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....                  | 0         |
| 14. All other benefits, except accident & health.....                                           |           |
| 15. Total.....                                                                                  | 1,501,371 |

| DETAILS OF WRITE-INS                                                     |   |
|--------------------------------------------------------------------------|---|
| 1301. ....                                                               |   |
| 1302. ....                                                               |   |
| 1303. ....                                                               |   |
| 1398. Summary of remaining write-ins for Line 13 from overflow page..... | 0 |
| 1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....    | 0 |

| 1                                                            |        | 2          |
|--------------------------------------------------------------|--------|------------|
| Number of Certificates                                       |        | Amount     |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED        |        |            |
| 16. Unpaid December 31, prior year.....                      | 97     | 134,946    |
| 17. Incurred during current year.....                        | 381    | 244,381    |
| Settled during current year:                                 |        |            |
| 18.1 By payment in full.....                                 | 338    | 238,856    |
| 18.2 By payment on compromised claims.....                   |        |            |
| 18.3 Total paid.....                                         | 338    | 238,856    |
| 18.4 Reduction by compromise.....                            |        |            |
| 18.5 Amount rejected.....                                    |        |            |
| 18.6 Total settlements.....                                  | 338    | 238,856    |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 140    | 140,471    |
| POLICY EXHIBIT                                               |        |            |
| 20. In force December 31, prior year.....                    | 21,762 | 33,415,286 |
| 21. Issued during year.....                                  | 70     | 514,514    |
| 22. Other changes to in force (net).....                     | (566)  | (694,596)  |
| 23. In force December 31, current year.....                  | 21,266 | 33,235,204 |

ACCIDENT AND HEALTH INSURANCE

|                                                                | 1               | 2                      | 3                                           | 4                  | 5                      |
|----------------------------------------------------------------|-----------------|------------------------|---------------------------------------------|--------------------|------------------------|
|                                                                | Direct Premiums | Direct Premiums Earned | Refunds Paid or Credited on Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Collectively Renewable Certificates.....                   | 9,582           | 9,582                  |                                             | 5,577              | 5,577                  |
| Other Individual Certificates:                                 |                 |                        |                                             |                    |                        |
| 25.1 Non-cancelable.....                                       |                 |                        |                                             |                    |                        |
| 25.2 Guaranteed renewable.....                                 |                 |                        |                                             |                    |                        |
| 25.3 Non-renewable for stated reasons only.....                |                 |                        |                                             |                    |                        |
| 25.4 Other accident only.....                                  |                 |                        |                                             |                    |                        |
| 25.5 Medicare Title XVIII exempt from state taxes or fees..... |                 |                        |                                             |                    |                        |
| 25.6 All Other.....                                            |                 |                        |                                             |                    |                        |
| 25.7 Totals (sum of Lines 25.1 to 25.6).....                   | 0               | 0                      | 0                                           | 0                  | 0                      |
| 26. Totals (Line 24 + 25.7).....                               | 9,582           | 9,582                  | 0                                           | 5,577              | 5,577                  |



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF THE STATE OF OHIO DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56286

| 1                                                                                               |           |
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| Life and Annuities                                                                              |           |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS                                                      |           |
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| 2. Annuity considerations.....                                                                  | 1,044,765 |
| 3. Deposit-type contract funds.....                                                             | 151,672   |
| 4. Other considerations.....                                                                    |           |
| 5. Total (Lines 1 to 4).....                                                                    | 1,277,177 |
| DIRECT REFUNDS TO MEMBERS                                                                       |           |
| Life Insurance:                                                                                 |           |
| 6.1 Paid in cash or left on deposit.....                                                        | 28,383    |
| 6.2 Applied to pay renewal premiums.....                                                        | 6,164     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 60,374    |
| 6.4 Other.....                                                                                  |           |
| 6.5 Total (Sum of Lines 6.1 to 6.4).....                                                        | 94,921    |
| Annuities:                                                                                      |           |
| 7.1 Paid in cash or left on deposit.....                                                        |           |
| 7.2 Applied to provide paid-up annuities.....                                                   |           |
| 7.3 Other.....                                                                                  |           |
| 7.4 Total (Sum of Lines 7.1 to 7.3).....                                                        | 0         |
| 8. Total (Line 6.5 plus Line 7.4).....                                                          | 94,921    |
| DIRECT CLAIMS AND BENEFITS PAID                                                                 |           |
| 9. Death benefits.....                                                                          | 327,025   |
| 10. Matured endowments.....                                                                     | 7,553     |
| 11. Annuity benefits.....                                                                       | 1,117,701 |
| 12. Surrender values and withdrawals for life contracts.....                                    | 49,092    |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....                  | 0         |
| 14. All other benefits, except accident & health.....                                           |           |
| 15. Total.....                                                                                  | 1,501,371 |

| DETAILS OF WRITE-INS                                                     |   |
|--------------------------------------------------------------------------|---|
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| 1302. ....                                                               |   |
| 1303. ....                                                               |   |
| 1398. Summary of remaining write-ins for Line 13 from overflow page..... | 0 |
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| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED        |        |            |
| 16. Unpaid December 31, prior year.....                      | 97     | 134,946    |
| 17. Incurred during current year.....                        | 381    | 244,381    |
| Settled during current year:                                 |        |            |
| 18.1 By payment in full.....                                 | 338    | 238,856    |
| 18.2 By payment on compromised claims.....                   |        |            |
| 18.3 Total paid.....                                         | 338    | 238,856    |
| 18.4 Reduction by compromise.....                            |        |            |
| 18.5 Amount rejected.....                                    |        |            |
| 18.6 Total settlements.....                                  | 338    | 238,856    |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 140    | 140,471    |
| POLICY EXHIBIT                                               |        |            |
| 20. In force December 31, prior year.....                    | 21,762 | 33,415,286 |
| 21. Issued during year.....                                  | 70     | 514,514    |
| 22. Other changes to in force (net).....                     | (566)  | (694,596)  |
| 23. In force December 31, current year.....                  | 21,266 | 33,235,204 |

ACCIDENT AND HEALTH INSURANCE

|                                                                | 1               | 2                      | 3                                           | 4                  | 5                      |
|----------------------------------------------------------------|-----------------|------------------------|---------------------------------------------|--------------------|------------------------|
|                                                                | Direct Premiums | Direct Premiums Earned | Refunds Paid or Credited on Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Collectively Renewable Certificates.....                   | 9,582           | 9,582                  |                                             | 5,577              | 5,577                  |
| Other Individual Certificates:                                 |                 |                        |                                             |                    |                        |
| 25.1 Non-cancelable.....                                       |                 |                        |                                             |                    |                        |
| 25.2 Guaranteed renewable.....                                 |                 |                        |                                             |                    |                        |
| 25.3 Non-renewable for stated reasons only.....                |                 |                        |                                             |                    |                        |
| 25.4 Other accident only.....                                  |                 |                        |                                             |                    |                        |
| 25.5 Medicare Title XVIII exempt from state taxes or fees..... |                 |                        |                                             |                    |                        |
| 25.6 All Other.....                                            |                 |                        |                                             |                    |                        |
| 25.7 Totals (sum of Lines 25.1 to 25.6).....                   | 0               | 0                      | 0                                           | 0                  | 0                      |
| 26. Totals (Line 24 + 25.7).....                               | 9,582           | 9,582                  | 0                                           | 5,577              | 5,577                  |

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

|                                                                                                                                  | 1<br>Amount |
|----------------------------------------------------------------------------------------------------------------------------------|-------------|
| 1. Reserve as of December 31, prior year.....                                                                                    | 267,031     |
| 2. Current year's realized pre-tax capital gains/(losses) of \$.....0 transferred into the reserve net of taxes of \$.....0..... | 20,749      |
| 3. Adjustment for current year's liability gains/(losses) released from the reserve.....                                         | 0           |
| 4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3).....                      | 287,780     |
| 5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4).....                           | 77,241      |
| 6. Reserve as of December 31, current year (Line 4 minus Line 5).....                                                            | 210,539     |

Amortization

| Year of<br>Amortization        | 1<br>Reserve as of<br>December 31,<br>Prior Year | 2<br>Current Year's Realized Capital<br>Gains/(Losses) Transferred into<br>the Reserve Net of Taxes | 3<br>Adjustment for Current Year's<br>Liability Gains/(Losses)<br>Released from the Reserve | 4<br>Balance Before Reduction for<br>the Current Year's Amortization<br>(Cols. 1 + 2 + 3) |
|--------------------------------|--------------------------------------------------|-----------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| 1. 2016.....                   | 76,896                                           | 345                                                                                                 |                                                                                             | 77,241                                                                                    |
| 2. 2017.....                   | 72,393                                           | 732                                                                                                 |                                                                                             | 73,125                                                                                    |
| 3. 2018.....                   | 66,623                                           | 753                                                                                                 |                                                                                             | 67,376                                                                                    |
| 4. 2019.....                   | 58,119                                           | 786                                                                                                 |                                                                                             | 58,905                                                                                    |
| 5. 2020.....                   | 47,545                                           | 828                                                                                                 |                                                                                             | 48,373                                                                                    |
| 6. 2021.....                   | 35,425                                           | 853                                                                                                 |                                                                                             | 36,279                                                                                    |
| 7. 2022.....                   | 20,864                                           | 882                                                                                                 |                                                                                             | 21,746                                                                                    |
| 8. 2023.....                   | 4,786                                            | 930                                                                                                 |                                                                                             | 5,716                                                                                     |
| 9. 2024.....                   | (4,356)                                          | 959                                                                                                 |                                                                                             | (3,397)                                                                                   |
| 10. 2025.....                  | (9,665)                                          | 1,007                                                                                               |                                                                                             | (8,657)                                                                                   |
| 11. 2026.....                  | (15,068)                                         | 1,036                                                                                               |                                                                                             | (14,031)                                                                                  |
| 12. 2027.....                  | (18,602)                                         | 1,099                                                                                               |                                                                                             | (17,502)                                                                                  |
| 13. 2028.....                  | (19,700)                                         | 1,130                                                                                               |                                                                                             | (18,569)                                                                                  |
| 14. 2029.....                  | (18,992)                                         | 1,188                                                                                               |                                                                                             | (17,803)                                                                                  |
| 15. 2030.....                  | (15,366)                                         | 1,226                                                                                               |                                                                                             | (14,140)                                                                                  |
| 16. 2031.....                  | (10,158)                                         | 1,305                                                                                               |                                                                                             | (8,853)                                                                                   |
| 17. 2032.....                  | (5,353)                                          | 1,234                                                                                               |                                                                                             | (4,118)                                                                                   |
| 18. 2033.....                  | (1,846)                                          | 1,076                                                                                               |                                                                                             | (770)                                                                                     |
| 19. 2034.....                  | 567                                              | 912                                                                                                 |                                                                                             | 1,480                                                                                     |
| 20. 2035.....                  | 866                                              | 728                                                                                                 |                                                                                             | 1,593                                                                                     |
| 21. 2036.....                  | 709                                              | 556                                                                                                 |                                                                                             | 1,265                                                                                     |
| 22. 2037.....                  | 540                                              | 411                                                                                                 |                                                                                             | 952                                                                                       |
| 23. 2038.....                  | 389                                              | 335                                                                                                 |                                                                                             | 724                                                                                       |
| 24. 2039.....                  | 235                                              | 236                                                                                                 |                                                                                             | 472                                                                                       |
| 25. 2040.....                  | 119                                              | 145                                                                                                 |                                                                                             | 264                                                                                       |
| 26. 2041.....                  | 49                                               | 53                                                                                                  |                                                                                             | 102                                                                                       |
| 27. 2042.....                  | 9                                                |                                                                                                     |                                                                                             | 9                                                                                         |
| 28. 2043.....                  |                                                  |                                                                                                     |                                                                                             | 0                                                                                         |
| 29. 2044.....                  |                                                  |                                                                                                     |                                                                                             | 0                                                                                         |
| 30. 2045.....                  |                                                  |                                                                                                     |                                                                                             | 0                                                                                         |
| 31. 2046 and Later.....        |                                                  |                                                                                                     |                                                                                             | 0                                                                                         |
| 32. Total (Lines 1 to 31)..... | 267,031                                          | 20,749                                                                                              | 0                                                                                           | 287,780                                                                                   |

ASSET VALUATION RESERVE

|                                                                                            | Default Component                    |                        |                             | Equity Component     |                                                  |                             | 7<br>Total<br>Amount<br>(Cols. 3 + 6) |
|--------------------------------------------------------------------------------------------|--------------------------------------|------------------------|-----------------------------|----------------------|--------------------------------------------------|-----------------------------|---------------------------------------|
|                                                                                            | 1<br>Other Than<br>Mortgage<br>Loans | 2<br>Mortgage<br>Loans | 3<br>Total<br>(Cols. 1 + 2) | 4<br>Common<br>Stock | 5<br>Real Estate<br>and Other<br>Invested Assets | 6<br>Total<br>(Cols. 4 + 5) |                                       |
| 1. Reserve as of December 31, prior year.....                                              | 311,343                              | 184                    | 311,527                     | 497                  | 9,315                                            | 9,812                       | 321,339                               |
| 2. Realized capital gains/(losses) net of taxes - General Account.....                     |                                      |                        | 0                           |                      |                                                  | 0                           | 0                                     |
| 3. Realized capital gains/(losses) net of taxes - Separate Accounts.....                   |                                      |                        | 0                           |                      |                                                  | 0                           | 0                                     |
| 4. Unrealized capital gains/(losses) - net of deferred taxes - General Account.....        |                                      |                        | 0                           |                      |                                                  | 0                           | 0                                     |
| 5. Unrealized capital gains/(losses) - net of deferred taxes - Separate Accounts.....      |                                      |                        | 0                           |                      |                                                  | 0                           | 0                                     |
| 6. Capital gains credited/(losses charged) to contract benefits, payments or reserves..... |                                      |                        | 0                           |                      |                                                  | 0                           | 0                                     |
| 7. Basic contribution.....                                                                 |                                      |                        | 0                           |                      |                                                  | 0                           | 0                                     |
| 8. Accumulated balances (Lines 1 through 5, minus 6 plus 7).....                           | 311,343                              | 184                    | 311,527                     | 497                  | 9,315                                            | 9,812                       | 321,339                               |
| 9. Maximum reserve.....                                                                    | 440,164                              | 168                    | 440,332                     | 497                  | 8,924                                            | 9,421                       | 449,753                               |
| 10. Reserve objective.....                                                                 | 294,457                              | 129                    | 294,586                     | 311                  | 8,924                                            | 9,235                       | 303,821                               |
| 11. 20% of (Line 10 minus Line 8).....                                                     | (3,377)                              | (11)                   | (3,388)                     | (37)                 | (78)                                             | (115)                       | (3,504)                               |
| 12. Balance before transfers (Lines 8 + 11).....                                           | 307,966                              | 173                    | 308,139                     | 460                  | 9,237                                            | 9,697                       | 317,836                               |
| 13. Transfers.....                                                                         |                                      |                        | 0                           |                      |                                                  | 0                           | 0                                     |
| 14. Voluntary contribution.....                                                            |                                      |                        | 0                           |                      |                                                  | 0                           | 0                                     |
| 15. Adjustment down to maximum/up to zero.....                                             | 132,198                              | (5)                    | 132,193                     | 37                   | (313)                                            | (276)                       | 131,917                               |
| 16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15).....                 | 440,164                              | 168                    | 440,332                     | 497                  | 8,924                                            | 9,421                       | 449,753                               |

ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

| Line Number | NAIC Designation | Description                                                      | 1                            | 2                                     | 3                            | 4                                                      | Basic Contribution |                      | Reserve Objective |                      | Maximum Reserve |                      |
|-------------|------------------|------------------------------------------------------------------|------------------------------|---------------------------------------|------------------------------|--------------------------------------------------------|--------------------|----------------------|-------------------|----------------------|-----------------|----------------------|
|             |                  |                                                                  | Book/Adjusted Carrying Value | Reclassify Related Party Encumbrances | Add Third Party Encumbrances | Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3) | 5                  | 6                    | 7                 | 8                    | 9               | 10                   |
|             |                  |                                                                  |                              |                                       |                              |                                                        | Factor             | Amount (Cols. 4 x 5) | Factor            | Amount (Cols. 4 x 7) | Factor          | Amount (Cols. 4 x 9) |
|             |                  | LONG-TERM BONDS                                                  |                              |                                       |                              |                                                        |                    |                      |                   |                      |                 |                      |
| 1           |                  | Exempt obligations.....                                          | 16,348,713                   | XXX                                   | XXX                          | 16,348,713                                             | 0.0000             | 0                    | 0.0000            | 0                    | 0.0000          | 0                    |
| 2           | 1                | Highest quality.....                                             | 4,044,349                    | XXX                                   | XXX                          | 4,044,349                                              | 0.0004             | 1,618                | 0.0023            | 9,302                | 0.0030          | 12,133               |
| 3           | 2                | High quality.....                                                | 13,893,824                   | XXX                                   | XXX                          | 13,893,824                                             | 0.0019             | 26,398               | 0.0058            | 80,584               | 0.0090          | 125,044              |
| 4           | 3                | Medium quality.....                                              | 3,466,156                    | XXX                                   | XXX                          | 3,466,156                                              | 0.0093             | 32,235               | 0.0230            | 79,722               | 0.0340          | 117,849              |
| 5           | 4                | Low quality.....                                                 | 1,086,442                    | XXX                                   | XXX                          | 1,086,442                                              | 0.0213             | 23,141               | 0.0530            | 57,581               | 0.0750          | 81,483               |
| 6           | 5                | Lower quality.....                                               | 600,000                      | XXX                                   | XXX                          | 600,000                                                | 0.0432             | 25,920               | 0.1100            | 66,000               | 0.1700          | 102,000              |
| 7           | 6                | In or near default.....                                          |                              | XXX                                   | XXX                          | 0                                                      | 0.0000             | 0                    | 0.2000            | 0                    | 0.2000          | 0                    |
| 8           |                  | Total unrated multi-class securities acquired by conversion..... |                              | XXX                                   | XXX                          | 0                                                      | XXX                | 0                    | XXX               | 0                    | XXX             |                      |
| 9           |                  | Total long-term bonds (sum of Lines 1 through 8).....            | 39,439,484                   | XXX                                   | XXX                          | 39,439,484                                             | XXX                | 109,312              | XXX               | 293,189              | XXX             | 438,510              |
|             |                  | PREFERRED STOCKS                                                 |                              |                                       |                              |                                                        |                    |                      |                   |                      |                 |                      |
| 10          | 1                | Highest quality.....                                             | 551,350                      | XXX                                   | XXX                          | 551,350                                                | 0.0004             | 221                  | 0.0023            | 1,268                | 0.0030          | 1,654                |
| 11          | 2                | High quality.....                                                |                              | XXX                                   | XXX                          | 0                                                      | 0.0019             | 0                    | 0.0058            | 0                    | 0.0090          | 0                    |
| 12          | 3                | Medium quality.....                                              |                              | XXX                                   | XXX                          | 0                                                      | 0.0093             | 0                    | 0.0230            | 0                    | 0.0340          | 0                    |
| 13          | 4                | Low quality.....                                                 |                              | XXX                                   | XXX                          | 0                                                      | 0.0213             | 0                    | 0.0530            | 0                    | 0.0750          | 0                    |
| 14          | 5                | Lower quality.....                                               |                              | XXX                                   | XXX                          | 0                                                      | 0.0432             | 0                    | 0.1100            | 0                    | 0.1700          | 0                    |
| 15          | 6                | In or near default.....                                          |                              | XXX                                   | XXX                          | 0                                                      | 0.0000             | 0                    | 0.2000            | 0                    | 0.2000          | 0                    |
| 16          |                  | Affiliated life with AVR.....                                    |                              | XXX                                   | XXX                          | 0                                                      | 0.0000             | 0                    | 0.0000            | 0                    | 0.0000          | 0                    |
| 17          |                  | Total preferred stocks (sum of Lines 10 through 16).....         | 551,350                      | XXX                                   | XXX                          | 551,350                                                | XXX                | 221                  | XXX               | 1,268                | XXX             | 1,654                |
|             |                  | SHORT-TERM BONDS                                                 |                              |                                       |                              |                                                        |                    |                      |                   |                      |                 |                      |
| 18          |                  | Exempt obligations.....                                          |                              | XXX                                   | XXX                          | 0                                                      | 0.0000             | 0                    | 0.0000            | 0                    | 0.0000          | 0                    |
| 19          | 1                | Highest quality.....                                             |                              | XXX                                   | XXX                          | 0                                                      | 0.0004             | 0                    | 0.0023            | 0                    | 0.0030          | 0                    |
| 20          | 2                | High quality.....                                                |                              | XXX                                   | XXX                          | 0                                                      | 0.0019             | 0                    | 0.0058            | 0                    | 0.0090          | 0                    |
| 21          | 3                | Medium quality.....                                              |                              | XXX                                   | XXX                          | 0                                                      | 0.0093             | 0                    | 0.0230            | 0                    | 0.0340          | 0                    |
| 22          | 4                | Low quality.....                                                 |                              | XXX                                   | XXX                          | 0                                                      | 0.0213             | 0                    | 0.0530            | 0                    | 0.0750          | 0                    |
| 23          | 5                | Lower quality.....                                               |                              | XXX                                   | XXX                          | 0                                                      | 0.0432             | 0                    | 0.1100            | 0                    | 0.1700          | 0                    |
| 24          | 6                | In or near default.....                                          |                              | XXX                                   | XXX                          | 0                                                      | 0.0000             | 0                    | 0.2000            | 0                    | 0.2000          | 0                    |
| 25          |                  | Total short-term bonds (sum of Lines 18 through 24).....         | 0                            | XXX                                   | XXX                          | 0                                                      | XXX                | 0                    | XXX               | 0                    | XXX             | 0                    |
|             |                  | DERIVATIVE INSTRUMENTS                                           |                              |                                       |                              |                                                        |                    |                      |                   |                      |                 |                      |
| 26          |                  | Exchange traded.....                                             |                              | XXX                                   | XXX                          | 0                                                      | 0.0004             | 0                    | 0.0023            | 0                    | 0.0030          | 0                    |
| 27          | 1                | Highest quality.....                                             |                              | XXX                                   | XXX                          | 0                                                      | 0.0004             | 0                    | 0.0023            | 0                    | 0.0030          | 0                    |
| 28          | 2                | High quality.....                                                |                              | XXX                                   | XXX                          | 0                                                      | 0.0019             | 0                    | 0.0058            | 0                    | 0.0090          | 0                    |
| 29          | 3                | Medium quality.....                                              |                              | XXX                                   | XXX                          | 0                                                      | 0.0093             | 0                    | 0.0230            | 0                    | 0.0340          | 0                    |
| 30          | 4                | Low quality.....                                                 |                              | XXX                                   | XXX                          | 0                                                      | 0.0213             | 0                    | 0.0530            | 0                    | 0.0750          | 0                    |
| 31          | 5                | Lower quality.....                                               |                              | XXX                                   | XXX                          | 0                                                      | 0.0432             | 0                    | 0.1100            | 0                    | 0.1700          | 0                    |
| 32          | 6                | In or near default.....                                          |                              | XXX                                   | XXX                          | 0                                                      | 0.0000             | 0                    | 0.2000            | 0                    | 0.2000          | 0                    |
| 33          |                  | Total derivative instruments.....                                | 0                            | XXX                                   | XXX                          | 0                                                      | XXX                | 0                    | XXX               | 0                    | XXX             | 0                    |
| 34          |                  | Total (Lines 9 + 17 + 25 + 33).....                              | 39,990,834                   | XXX                                   | XXX                          | 39,990,834                                             | XXX                | 109,533              | XXX               | 294,457              | XXX             | 440,164              |

ASSET VALUATION RESERVE (continued)

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

| Line<br>Number | NAIC<br>Desig-<br>nation | Description                                                    | 1                                  | 2                                           | 3                                  | 4                                                               | Basic Contribution |                         | Reserve Objective |                         | Maximum Reserve |                         |
|----------------|--------------------------|----------------------------------------------------------------|------------------------------------|---------------------------------------------|------------------------------------|-----------------------------------------------------------------|--------------------|-------------------------|-------------------|-------------------------|-----------------|-------------------------|
|                |                          |                                                                | Book/Adjusted<br>Carrying<br>Value | Reclassify<br>Related Party<br>Encumbrances | Add<br>Third Party<br>Encumbrances | Balance for<br>AVR Reserve<br>Calculations<br>(Cols. 1 + 2 + 3) | 5                  | 6                       | 7                 | 8                       | 9               | 10                      |
|                |                          |                                                                |                                    |                                             |                                    |                                                                 | Factor             | Amount<br>(Cols. 4 x 5) | Factor            | Amount<br>(Cols. 4 x 7) | Factor          | Amount<br>(Cols. 4 x 9) |
|                |                          | MORTGAGE LOANS                                                 |                                    |                                             |                                    |                                                                 |                    |                         |                   |                         |                 |                         |
|                |                          | In good standing:                                              |                                    |                                             |                                    |                                                                 |                    |                         |                   |                         |                 |                         |
| 35             |                          | Farm mortgages - CM1 - highest quality.....                    |                                    |                                             | XXX.....                           | 0                                                               | 0.0010             | 0                       | 0.0050            | 0                       | 0.0065          | 0                       |
| 36             |                          | Farm mortgages - CM2 - high quality.....                       |                                    |                                             | XXX.....                           | 0                                                               | 0.0035             | 0                       | 0.0100            | 0                       | 0.0130          | 0                       |
| 37             |                          | Farm mortgages - CM3 - medium quality.....                     |                                    |                                             | XXX.....                           | 0                                                               | 0.0060             | 0                       | 0.0175            | 0                       | 0.0225          | 0                       |
| 38             |                          | Farm mortgages - CM4 - low medium quality.....                 |                                    |                                             | XXX.....                           | 0                                                               | 0.0105             | 0                       | 0.0300            | 0                       | 0.0375          | 0                       |
| 39             |                          | Farm mortgages - CM5 - low quality.....                        |                                    |                                             | XXX.....                           | 0                                                               | 0.0160             | 0                       | 0.0425            | 0                       | 0.0550          | 0                       |
| 40             |                          | Residential mortgages-insured or guaranteed.....               |                                    |                                             | XXX.....                           | 0                                                               | 0.0003             | 0                       | 0.0006            | 0                       | 0.0010          | 0                       |
| 41             |                          | Residential mortgages-all other.....                           |                                    |                                             | XXX.....                           | 0                                                               | 0.0013             | 0                       | 0.0030            | 0                       | 0.0040          | 0                       |
| 42             |                          | Commercial mortgages-insured or guaranteed.....                |                                    |                                             | XXX.....                           | 0                                                               | 0.0003             | 0                       | 0.0006            | 0                       | 0.0010          | 0                       |
| 43             |                          | Commercial mortgages-all other - CM1 - highest quality.....    | 25,859                             |                                             | XXX.....                           | 25,859                                                          | 0.0010             | 26                      | 0.0050            | 129                     | 0.0065          | 168                     |
| 44             |                          | Commercial mortgages-all other - CM2 - high quality.....       |                                    |                                             | XXX.....                           | 0                                                               | 0.0035             | 0                       | 0.0100            | 0                       | 0.0130          | 0                       |
| 45             |                          | Commercial mortgages-all other - CM3 - medium quality.....     |                                    |                                             | XXX.....                           | 0                                                               | 0.0060             | 0                       | 0.0175            | 0                       | 0.0225          | 0                       |
| 46             |                          | Commercial mortgages-all other - CM4 - low medium quality..... |                                    |                                             | XXX.....                           | 0                                                               | 0.0105             | 0                       | 0.0300            | 0                       | 0.0375          | 0                       |
| 47             |                          | Commercial mortgages-all other - CM5 - low quality.....        |                                    |                                             | XXX.....                           | 0                                                               | 0.0160             | 0                       | 0.0425            | 0                       | 0.0550          | 0                       |
|                |                          | Overdue, not in process:                                       |                                    |                                             |                                    |                                                                 |                    |                         |                   |                         |                 |                         |
| 48             |                          | Farm mortgages.....                                            |                                    |                                             | XXX.....                           | 0                                                               | 0.0420             | 0                       | 0.0760            | 0                       | 0.1200          | 0                       |
| 49             |                          | Residential mortgages-insured or guaranteed.....               |                                    |                                             | XXX.....                           | 0                                                               | 0.0005             | 0                       | 0.0012            | 0                       | 0.0020          | 0                       |
| 50             |                          | Residential mortgages-all other.....                           |                                    |                                             | XXX.....                           | 0                                                               | 0.0025             | 0                       | 0.0058            | 0                       | 0.0090          | 0                       |
| 51             |                          | Commercial mortgages-insured or guaranteed.....                |                                    |                                             | XXX.....                           | 0                                                               | 0.0005             | 0                       | 0.0012            | 0                       | 0.0020          | 0                       |
| 52             |                          | Commercial mortgages-all other.....                            |                                    |                                             | XXX.....                           | 0                                                               | 0.0420             | 0                       | 0.0760            | 0                       | 0.1200          | 0                       |
|                |                          | In process of foreclosure:                                     |                                    |                                             |                                    |                                                                 |                    |                         |                   |                         |                 |                         |
| 53             |                          | Farm mortgages.....                                            |                                    |                                             | XXX.....                           | 0                                                               | 0.0000             | 0                       | 0.1700            | 0                       | 0.1700          | 0                       |
| 54             |                          | Residential mortgages-insured or guaranteed.....               |                                    |                                             | XXX.....                           | 0                                                               | 0.0000             | 0                       | 0.0040            | 0                       | 0.0040          | 0                       |
| 55             |                          | Residential mortgages-all other.....                           |                                    |                                             | XXX.....                           | 0                                                               | 0.0000             | 0                       | 0.0130            | 0                       | 0.0130          | 0                       |
| 56             |                          | Commercial mortgages-insured or guaranteed.....                |                                    |                                             | XXX.....                           | 0                                                               | 0.0000             | 0                       | 0.0040            | 0                       | 0.0040          | 0                       |
| 57             |                          | Commercial mortgages-all other.....                            |                                    |                                             | XXX.....                           | 0                                                               | 0.0000             | 0                       | 0.1700            | 0                       | 0.1700          | 0                       |
| 58             |                          | Total Schedule B mortgages (sum of Lines 35 through 57).....   | 25,859                             | 0                                           | XXX.....                           | 25,859                                                          | XXX.....           | 26                      | XXX.....          | 129                     | XXX.....        | 168                     |
| 59             |                          | Schedule DA mortgages.....                                     |                                    |                                             | XXX.....                           | 0                                                               | 0.0030             | 0                       | 0.0100            | 0                       | 0.0130          | 0                       |
| 60             |                          | Total mortgage loans on real estate (Lines 58 + 59).....       | 25,859                             | 0                                           | XXX.....                           | 25,859                                                          | XXX.....           | 26                      | XXX.....          | 129                     | XXX.....        | 168                     |

ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Equity and Other Invested Asset Component

| Line Number | NAIC Designation | Description                                                              | 1                            | 2                                     | 3                            | 4                                                      | Basic Contribution |                      | Reserve Objective |                      | Maximum Reserve |                      |
|-------------|------------------|--------------------------------------------------------------------------|------------------------------|---------------------------------------|------------------------------|--------------------------------------------------------|--------------------|----------------------|-------------------|----------------------|-----------------|----------------------|
|             |                  |                                                                          | Book/Adjusted Carrying Value | Reclassify Related Party Encumbrances | Add Third Party Encumbrances | Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3) | 5                  | 6                    | 7                 | 8                    | 9               | 10                   |
|             |                  |                                                                          |                              |                                       |                              |                                                        | Factor             | Amount (Cols. 4 x 5) | Factor            | Amount (Cols. 4 x 7) | Factor          | Amount (Cols. 4 x 9) |
|             |                  | COMMON STOCK                                                             |                              |                                       |                              |                                                        |                    |                      |                   |                      |                 |                      |
| 1           |                  | Unaffiliated public.....                                                 |                              | XXX.....                              | XXX.....                     | .....0                                                 | .....0.0000        | .....0               | (a).....          | .....0               | (a).....        | .....0               |
| 2           |                  | Unaffiliated private.....                                                |                              | XXX.....                              | XXX.....                     | .....0                                                 | .....0.0000        | .....0               | .....0.1600       | .....0               | .....0.1600     | .....0               |
| 3           |                  | Federal Home Loan Bank.....                                              | 62,100                       | XXX.....                              | XXX.....                     | 62,100                                                 | .....0.0000        | .....0               | .....0.0050       | .....311             | .....0.0080     | .....497             |
| 4           |                  | Affiliated life with AVR.....                                            |                              | XXX.....                              | XXX.....                     | .....0                                                 | .....0.0000        | .....0               | .....0.0000       | .....0               | .....0.0000     | .....0               |
|             |                  | Affiliated Investment Subsidiary:                                        |                              |                                       |                              |                                                        |                    |                      |                   |                      |                 |                      |
| 5           |                  | Fixed income exempt obligations.....                                     |                              |                                       |                              | .....0                                                 | XXX.....           |                      | XXX.....          |                      | XXX.....        |                      |
| 6           |                  | Fixed income highest quality.....                                        |                              |                                       |                              | .....0                                                 | XXX.....           |                      | XXX.....          |                      | XXX.....        |                      |
| 7           |                  | Fixed income high quality.....                                           |                              |                                       |                              | .....0                                                 | XXX.....           |                      | XXX.....          |                      | XXX.....        |                      |
| 8           |                  | Fixed income medium quality.....                                         |                              |                                       |                              | .....0                                                 | XXX.....           |                      | XXX.....          |                      | XXX.....        |                      |
| 9           |                  | Fixed income low quality.....                                            |                              |                                       |                              | .....0                                                 | XXX.....           |                      | XXX.....          |                      | XXX.....        |                      |
| 10          |                  | Fixed income lower quality.....                                          |                              |                                       |                              | .....0                                                 | XXX.....           |                      | XXX.....          |                      | XXX.....        |                      |
| 11          |                  | Fixed income in or near default.....                                     |                              |                                       |                              | .....0                                                 | XXX.....           |                      | XXX.....          |                      | XXX.....        |                      |
| 12          |                  | Unaffiliated common stock public.....                                    |                              |                                       |                              | .....0                                                 | .....0.0000        | .....0               | (a).....          | .....0               | (a).....        | .....0               |
| 13          |                  | Unaffiliated common stock private.....                                   |                              |                                       |                              | .....0                                                 | .....0.0000        | .....0               | .....0.1600       | .....0               | .....0.1600     | .....0               |
| 14          |                  | Real estate.....                                                         |                              |                                       |                              | .....0                                                 | (b).....           | .....0               | (b).....          | .....0               | (b).....        | .....0               |
| 15          |                  | Affiliated - certain other (see SVO Purposes and Procedures Manual)..... |                              | XXX.....                              | XXX.....                     | .....0                                                 | .....0.0000        | .....0               | .....0.1300       | .....0               | .....0.1300     | .....0               |
| 16          |                  | Affiliated - all other.....                                              |                              | XXX.....                              | XXX.....                     | .....0                                                 | .....0.0000        | .....0               | .....0.1600       | .....0               | .....0.1600     | .....0               |
| 17          |                  | Total common stock (sum of Lines 1 through 16).....                      | 62,100                       | .....0                                | .....0                       | 62,100                                                 | XXX.....           | .....0               | XXX.....          | .....311             | XXX.....        | .....497             |
|             |                  | REAL ESTATE                                                              |                              |                                       |                              |                                                        |                    |                      |                   |                      |                 |                      |
| 18          |                  | Home office property (General Account only).....                         | 118,986                      |                                       |                              | 118,986                                                | .....0.0000        | .....0               | .....0.0750       | .....8,924           | .....0.0750     | .....8,924           |
| 19          |                  | Investment properties.....                                               |                              |                                       |                              | .....0                                                 | .....0.0000        | .....0               | .....0.0750       | .....0               | .....0.0750     | .....0               |
| 20          |                  | Properties acquired in satisfaction of debt.....                         |                              |                                       |                              | .....0                                                 | .....0.0000        | .....0               | .....0.1100       | .....0               | .....0.1100     | .....0               |
| 21          |                  | Total real estate (sum of Lines 18 through 20).....                      | 118,986                      | .....0                                | .....0                       | 118,986                                                | XXX.....           | .....0               | XXX.....          | .....8,924           | XXX.....        | .....8,924           |
|             |                  | OTHER INVESTED ASSETS                                                    |                              |                                       |                              |                                                        |                    |                      |                   |                      |                 |                      |
|             |                  | INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS                 |                              |                                       |                              |                                                        |                    |                      |                   |                      |                 |                      |
| 22          |                  | Exempt obligations.....                                                  |                              | XXX.....                              | XXX.....                     | .....0                                                 | .....0.0000        | .....0               | .....0.0000       | .....0               | .....0.0000     | .....0               |
| 23          | 1                | Highest quality.....                                                     |                              | XXX.....                              | XXX.....                     | .....0                                                 | .....0.0004        | .....0               | .....0.0023       | .....0               | .....0.0030     | .....0               |
| 24          | 2                | High quality.....                                                        |                              | XXX.....                              | XXX.....                     | .....0                                                 | .....0.0019        | .....0               | .....0.0058       | .....0               | .....0.0090     | .....0               |
| 25          | 3                | Medium quality.....                                                      |                              | XXX.....                              | XXX.....                     | .....0                                                 | .....0.0093        | .....0               | .....0.0230       | .....0               | .....0.0340     | .....0               |
| 26          | 4                | Low quality.....                                                         |                              | XXX.....                              | XXX.....                     | .....0                                                 | .....0.0213        | .....0               | .....0.0530       | .....0               | .....0.0750     | .....0               |
| 27          | 5                | Lower quality.....                                                       |                              | XXX.....                              | XXX.....                     | .....0                                                 | .....0.0432        | .....0               | .....0.1100       | .....0               | .....0.1700     | .....0               |
| 28          | 6                | In or near default.....                                                  |                              | XXX.....                              | XXX.....                     | .....0                                                 | .....0.0000        | .....0               | .....0.2000       | .....0               | .....0.2000     | .....0               |
| 29          |                  | Total with bond characteristics (sum of Lines 22 through 28).....        | 0                            | XXX.....                              | XXX.....                     | .....0                                                 | XXX.....           | .....0               | XXX.....          | .....0               | XXX.....        | .....0               |

ASSET VALUATION RESERVE (continued)

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Equity and Other Invested Asset Component

| Line<br>Number | NAIC<br>Desig-<br>nation | Description                                                                  | 1                                  | 2                                           | 3                                  | 4                                                               | Basic Contribution |                         | Reserve Objective |                         | Maximum Reserve |                         |
|----------------|--------------------------|------------------------------------------------------------------------------|------------------------------------|---------------------------------------------|------------------------------------|-----------------------------------------------------------------|--------------------|-------------------------|-------------------|-------------------------|-----------------|-------------------------|
|                |                          |                                                                              | Book/Adjusted<br>Carrying<br>Value | Reclassify<br>Related Party<br>Encumbrances | Add<br>Third Party<br>Encumbrances | Balance for<br>AVR Reserve<br>Calculations<br>(Cols. 1 + 2 + 3) | 5                  | 6                       | 7                 | 8                       | 9               | 10                      |
|                |                          |                                                                              |                                    |                                             |                                    |                                                                 | Factor             | Amount<br>(Cols. 4 x 5) | Factor            | Amount<br>(Cols. 4 x 7) | Factor          | Amount<br>(Cols. 4 x 9) |
|                |                          | INVESTMENTS WITH THE UNDERLYING<br>CHARACTERISTICS OF PREFERRED STOCKS       |                                    |                                             |                                    |                                                                 |                    |                         |                   |                         |                 |                         |
| 30             | 1                        | Highest quality.....                                                         |                                    | XXX                                         | XXX                                | .0                                                              | 0.0004             | .0                      | 0.0023            | .0                      | 0.0030          | .0                      |
| 31             | 2                        | High quality.....                                                            |                                    | XXX                                         | XXX                                | .0                                                              | 0.0019             | .0                      | 0.0058            | .0                      | 0.0090          | .0                      |
| 32             | 3                        | Medium quality.....                                                          |                                    | XXX                                         | XXX                                | .0                                                              | 0.0093             | .0                      | 0.0230            | .0                      | 0.0340          | .0                      |
| 33             | 4                        | Low quality.....                                                             |                                    | XXX                                         | XXX                                | .0                                                              | 0.0213             | .0                      | 0.0530            | .0                      | 0.0750          | .0                      |
| 34             | 5                        | Lower quality.....                                                           |                                    | XXX                                         | XXX                                | .0                                                              | 0.0432             | .0                      | 0.1100            | .0                      | 0.1700          | .0                      |
| 35             | 6                        | In or near default.....                                                      |                                    | XXX                                         | XXX                                | .0                                                              | 0.0000             | .0                      | 0.2000            | .0                      | 0.2000          | .0                      |
| 36             |                          | Affiliated life with AVR.....                                                |                                    | XXX                                         | XXX                                | .0                                                              | 0.0000             | .0                      | 0.0000            | .0                      | 0.0000          | .0                      |
| 37             |                          | Total with preferred stock characteristics (sum of Lines 30 through 36)..... | .0                                 | XXX                                         | XXX                                | .0                                                              | .XXX               | .0                      | .XXX              | .0                      | .XXX            | .0                      |
| 30             |                          | INVESTMENTS WITH THE UNDERLYING<br>CHARACTERISTICS OF MORTGAGE LOANS         |                                    |                                             |                                    |                                                                 |                    |                         |                   |                         |                 |                         |
|                |                          | In Good Standing Affiliated:                                                 |                                    |                                             |                                    |                                                                 |                    |                         |                   |                         |                 |                         |
|                | 38                       | Mortgages - CM1 - highest quality.....                                       |                                    |                                             | XXX                                | .0                                                              | 0.0010             | .0                      | 0.0050            | .0                      | 0.0065          | .0                      |
|                | 39                       | Mortgages - CM2 - high quality.....                                          |                                    |                                             | XXX                                | .0                                                              | 0.0035             | .0                      | 0.0100            | .0                      | 0.0130          | .0                      |
|                | 40                       | Mortgages - CM3 - medium quality.....                                        |                                    |                                             | XXX                                | .0                                                              | 0.0060             | .0                      | 0.0175            | .0                      | 0.0225          | .0                      |
|                | 41                       | Mortgages - CM4 - low medium quality.....                                    |                                    |                                             | XXX                                | .0                                                              | 0.0105             | .0                      | 0.0300            | .0                      | 0.0375          | .0                      |
|                | 42                       | Mortgages - CM5 - low quality.....                                           |                                    |                                             | XXX                                | .0                                                              | 0.0160             | .0                      | 0.0425            | .0                      | 0.0550          | .0                      |
|                | 43                       | Residential mortgages-insured or guaranteed.....                             |                                    |                                             | XXX                                | .0                                                              | 0.0003             | .0                      | 0.0006            | .0                      | 0.0010          | .0                      |
|                | 44                       | Residential mortgages-all other.....                                         |                                    | XXX                                         | XXX                                | .0                                                              | 0.0013             | .0                      | 0.0030            | .0                      | 0.0040          | .0                      |
|                | 45                       | Commercial mortgages-insured or guaranteed.....                              |                                    |                                             | XXX                                | .0                                                              | 0.0003             | .0                      | 0.0006            | .0                      | 0.0010          | .0                      |
|                |                          | Overdue, Not in Process Affiliated:                                          |                                    |                                             |                                    |                                                                 |                    |                         |                   |                         |                 |                         |
|                | 46                       | Farm mortgages.....                                                          |                                    |                                             | XXX                                | .0                                                              | 0.0420             | .0                      | 0.0760            | .0                      | 0.1200          | .0                      |
|                | 47                       | Residential mortgages-insured or guaranteed.....                             |                                    |                                             | XXX                                | .0                                                              | 0.0005             | .0                      | 0.0012            | .0                      | 0.0020          | .0                      |
|                | 48                       | Residential mortgages-all other.....                                         |                                    |                                             | XXX                                | .0                                                              | 0.0025             | .0                      | 0.0058            | .0                      | 0.0090          | .0                      |
|                | 49                       | Commercial mortgages-insured or guaranteed.....                              |                                    |                                             | XXX                                | .0                                                              | 0.0005             | .0                      | 0.0012            | .0                      | 0.0020          | .0                      |
|                | 50                       | Commercial mortgages-all other.....                                          |                                    |                                             | XXX                                | .0                                                              | 0.0420             | .0                      | 0.0760            | .0                      | 0.1200          | .0                      |
|                |                          | In Process of foreclosure Affiliated:                                        |                                    |                                             |                                    |                                                                 |                    |                         |                   |                         |                 |                         |
|                | 51                       | Farm mortgages.....                                                          |                                    |                                             | XXX                                | .0                                                              | 0.0000             | .0                      | 0.1700            | .0                      | 0.1700          | .0                      |
|                | 52                       | Residential mortgages-insured or guaranteed.....                             |                                    |                                             | XXX                                | .0                                                              | 0.0000             | .0                      | 0.0040            | .0                      | 0.0040          | .0                      |
|                | 53                       | Residential mortgages-all other.....                                         |                                    |                                             | XXX                                | .0                                                              | 0.0000             | .0                      | 0.0130            | .0                      | 0.0130          | .0                      |
|                | 54                       | Commercial mortgages-insured or guaranteed.....                              |                                    |                                             | XXX                                | .0                                                              | 0.0000             | .0                      | 0.0040            | .0                      | 0.0040          | .0                      |
|                | 55                       | Commercial mortgages-all other.....                                          |                                    |                                             | XXX                                | .0                                                              | 0.0000             | .0                      | 0.1700            | .0                      | 0.1700          | .0                      |
|                | 56                       | Total Affiliated (Sum of Lines 38 through 55).....                           | .0                                 | .0                                          | XXX                                | .0                                                              | .XXX               | .0                      | .XXX              | .0                      | .XXX            | .0                      |
|                | 57                       | Unaffiliated - In Good Standing with Covenants.....                          |                                    |                                             | XXX                                | .0                                                              | (c)                | .0                      | (c)               | .0                      | (c)             | .0                      |
|                | 58                       | Unaffiliated - In Good Standing Defeased with Government Securities.....     |                                    |                                             | XXX                                | .0                                                              | 0.0010             | .0                      | 0.0050            | .0                      | 0.0065          | .0                      |
|                | 59                       | Unaffiliated - In Good Standing Primarily Senior.....                        |                                    |                                             | XXX                                | .0                                                              | 0.0035             | .0                      | 0.0100            | .0                      | 0.0130          | .0                      |
|                | 60                       | Unaffiliated - In Good Standing All Other.....                               |                                    |                                             | XXX                                | .0                                                              | 0.0060             | .0                      | 0.0175            | .0                      | 0.0225          | .0                      |
|                | 61                       | Unaffiliated - Overdue, Not in Process.....                                  |                                    |                                             | XXX                                | .0                                                              | 0.0420             | .0                      | 0.0760            | .0                      | 0.1200          | .0                      |
|                | 62                       | Unaffiliated - In Process of Foreclosure.....                                |                                    |                                             | XXX                                | .0                                                              | 0.0000             | .0                      | 0.1700            | .0                      | 0.1700          | .0                      |
|                | 63                       | Total Unaffiliated (Sum of Lines 57 through 62).....                         | .0                                 | .0                                          | XXX                                | .0                                                              | .XXX               | .0                      | .XXX              | .0                      | .XXX            | .0                      |
|                | 64                       | Total with Mortgage Loan Characteristics (Lines 56 + 63).....                | .0                                 | .0                                          | XXX                                | .0                                                              | .XXX               | .0                      | .XXX              | .0                      | .XXX            | .0                      |

ASSET VALUATION RESERVE (continued)

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Equity and Other Invested Asset Component

| Line Number | NAIC Designation | Description                                                                                      | 1<br>Book/Adjusted Carrying Value | 2<br>Reclassify Related Party Encumbrances | 3<br>Add Third Party Encumbrances | 4<br>Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3) | Basic Contribution |                           | Reserve Objective |                           | Maximum Reserve |                            |
|-------------|------------------|--------------------------------------------------------------------------------------------------|-----------------------------------|--------------------------------------------|-----------------------------------|-------------------------------------------------------------|--------------------|---------------------------|-------------------|---------------------------|-----------------|----------------------------|
|             |                  |                                                                                                  |                                   |                                            |                                   |                                                             | 5<br>Factor        | 6<br>Amount (Cols. 4 x 5) | 7<br>Factor       | 8<br>Amount (Cols. 4 x 7) | 9<br>Factor     | 10<br>Amount (Cols. 4 x 9) |
|             |                  | INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK                                  |                                   |                                            |                                   |                                                             |                    |                           |                   |                           |                 |                            |
| 65          |                  | Unaffiliated public.....                                                                         |                                   | XXX.....                                   | XXX.....                          | .....0                                                      | .....0.0000        | .....0                    | (a).....          | .....0                    | (a).....        | .....0                     |
| 66          |                  | Unaffiliated private.....                                                                        |                                   | XXX.....                                   | XXX.....                          | .....0                                                      | .....0.0000        | .....0                    | .....0.1600       | .....0                    | .....0.1600     | .....0                     |
| 67          |                  | Affiliated life with AVR.....                                                                    |                                   | XXX.....                                   | XXX.....                          | .....0                                                      | .....0.0000        | .....0                    | .....0.0000       | .....0                    | .....0.0000     | .....0                     |
| 68          |                  | Affiliated certain other (see SVO Purposes and Procedures Manual).....                           |                                   | XXX.....                                   | XXX.....                          | .....0                                                      | .....0.0000        | .....0                    | .....0.1300       | .....0                    | .....0.1300     | .....0                     |
| 69          |                  | Affiliated other - all other.....                                                                |                                   | XXX.....                                   | XXX.....                          | .....0                                                      | .....0.0000        | .....0                    | .....0.1600       | .....0                    | .....0.1600     | .....0                     |
| 70          |                  | Total with Common Stock Characteristics (Sum of Lines 65 through 69).....                        | .....0                            | XXX.....                                   | XXX.....                          | .....0                                                      | XXX.....           | .....0                    | XXX.....          | .....0                    | XXX.....        | .....0                     |
|             |                  | INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE                                   |                                   |                                            |                                   |                                                             |                    |                           |                   |                           |                 |                            |
| 71          |                  | Home office property (general account only).....                                                 |                                   |                                            |                                   | .....0                                                      | .....0.0000        | .....0                    | .....0.0750       | .....0                    | .....0.0750     | .....0                     |
| 72          |                  | Investment properties.....                                                                       |                                   |                                            |                                   | .....0                                                      | .....0.0000        | .....0                    | .....0.0750       | .....0                    | .....0.0750     | .....0                     |
| 73          |                  | Properties acquired in satisfaction of debt.....                                                 |                                   |                                            |                                   | .....0                                                      | .....0.0000        | .....0                    | .....0.1100       | .....0                    | .....0.1100     | .....0                     |
| 74          |                  | Total with Real Estate Characteristics (Sum of Lines 71 through 73).....                         | .....0                            |                                            |                                   | .....0                                                      | XXX.....           | .....0                    | XXX.....          | .....0                    | XXX.....        | .....0                     |
|             |                  | LOW INCOME HOUSING TAX CREDIT INVESTMENTS                                                        |                                   |                                            |                                   |                                                             |                    |                           |                   |                           |                 |                            |
| 75          |                  | Guaranteed federal low income housing tax credit.....                                            |                                   |                                            |                                   | .....0                                                      | .....0.0003        | .....0                    | .....0.0006       | .....0                    | .....0.0010     | .....0                     |
| 76          |                  | Non-guaranteed federal low income housing tax credit.....                                        |                                   |                                            |                                   | .....0                                                      | .....0.0063        | .....0                    | .....0.0120       | .....0                    | .....0.0190     | .....0                     |
| 77          |                  | Guaranteed state low income housing tax credit.....                                              |                                   |                                            |                                   | .....0                                                      | .....0.0003        | .....0                    | .....0.0006       | .....0                    | .....0.0010     | .....0                     |
| 78          |                  | Non-guaranteed state low income housing tax credit.....                                          |                                   |                                            |                                   | .....0                                                      | .....0.0063        | .....0                    | .....0.0120       | .....0                    | .....0.0190     | .....0                     |
| 79          |                  | All other low income housing tax credit.....                                                     |                                   |                                            |                                   | .....0                                                      | .....0.0273        | .....0                    | .....0.0600       | .....0                    | .....0.0975     | .....0                     |
| 80          |                  | Total LIHTC (Sum of Lines 75 through 79).....                                                    | .....0                            | .....0                                     | .....0                            | .....0                                                      | XXX.....           | .....0                    | XXX.....          | .....0                    | XXX.....        | .....0                     |
|             |                  | ALL OTHER INVESTMENTS                                                                            |                                   |                                            |                                   |                                                             |                    |                           |                   |                           |                 |                            |
| 81          |                  | NAIC 1 working capital finance investments.....                                                  |                                   | XXX.....                                   |                                   | .....0                                                      | .....0.0000        | .....0                    | .....0.0037       | .....0                    | .....0.0037     | .....0                     |
| 82          |                  | NAIC 2 working capital finance investments.....                                                  |                                   | XXX.....                                   |                                   | .....0                                                      | .....0.0000        | .....0                    | .....0.0120       | .....0                    | .....0.0120     | .....0                     |
| 83          |                  | Other invested assets - Schedule BA.....                                                         |                                   | XXX.....                                   |                                   | .....0                                                      | .....0.0000        | .....0                    | .....0.1300       | .....0                    | .....0.1300     | .....0                     |
| 84          |                  | Other short-term invested assets - Schedule DA.....                                              |                                   | XXX.....                                   |                                   | .....0                                                      | .....0.0000        | .....0                    | .....0.1300       | .....0                    | .....0.1300     | .....0                     |
| 85          |                  | Total All Other (sum of Lines 81, 82, 83 and 84).....                                            | .....0                            | XXX.....                                   | .....0                            | .....0                                                      | XXX.....           | .....0                    | XXX.....          | .....0                    | XXX.....        | .....0                     |
| 86          |                  | Total Other Invested Assets - Schedule BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)..... | .....0                            | .....0                                     | .....0                            | .....0                                                      | XXX.....           | .....0                    | XXX.....          | .....0                    | XXX.....        | .....0                     |

(a) Times the company's weighted average portfolio beta (Minimum .10, Maximum .20).

(b) Determined using same factors and breakdowns used for directly owned real estate.

(c) This will be the factor associated with the risk category determined in the company generated worksheet.

ASSET VALUATION RESERVE (continued)

Basic Contributions, Reserve Objective and Maximum Reserve Calculations

Replications (Synthetic) Assets

| 1              | 2    | 3     | 4                          | 5                                                    | 6                 | 7                            | 8                           | 9                         |
|----------------|------|-------|----------------------------|------------------------------------------------------|-------------------|------------------------------|-----------------------------|---------------------------|
| RSAT<br>Number | Type | CUSIP | Description<br>of Asset(s) | NAIC Designation<br>or Other Description<br>of Asset | Value of<br>Asset | AVR<br>Basic<br>Contribution | AVR<br>Reserve<br>Objective | AVR<br>Maximum<br>Reserve |

NONE

**SCHEDULE F**

Showing all claims for death losses and all other contract claims resisted or compromised during the year, and  
all claims for death losses and all other contract claims resisted December 31 of current year

| 1                   | 2                | 3                                    | 4                                           | 5                 | 6                                 | 7                                                | 8                              |
|---------------------|------------------|--------------------------------------|---------------------------------------------|-------------------|-----------------------------------|--------------------------------------------------|--------------------------------|
| Contract<br>Numbers | Claim<br>Numbers | State of<br>Residence<br>of Claimant | Year of Claim<br>for Death or<br>Disability | Amount<br>Claimed | Amount Paid<br>During the<br>Year | Amount<br>Resisted<br>Dec. 31 of<br>Current Year | Why Compromised<br>or Resisted |

NONE

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

|                                                                          | Total       |        | Collectively Renewable |        | Other Individual Contracts |        |                      |        |                                       |         |                     |         |              |         |
|--------------------------------------------------------------------------|-------------|--------|------------------------|--------|----------------------------|--------|----------------------|--------|---------------------------------------|---------|---------------------|---------|--------------|---------|
|                                                                          |             |        |                        |        | Non-Cancelable             |        | Guaranteed Renewable |        | Non-Renewable for Stated Reasons Only |         | Other Accident Only |         | All Other    |         |
|                                                                          | 1<br>Amount | 2<br>% | 3<br>Amount            | 4<br>% | 5<br>Amount                | 6<br>% | 7<br>Amount          | 8<br>% | 9<br>Amount                           | 10<br>% | 11<br>Amount        | 12<br>% | 13<br>Amount | 14<br>% |
| PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS                             |             |        |                        |        |                            |        |                      |        |                                       |         |                     |         |              |         |
| 1. Premiums written.....                                                 | 9,469       | XXX    | 9,469                  | XXX    |                            | XXX    |                      | XXX    |                                       | XXX     |                     | XXX     |              | XXX     |
| 2. Premiums earned.....                                                  | 9,582       | XXX    | 9,582                  | XXX    |                            | XXX    |                      | XXX    |                                       | XXX     |                     | XXX     |              | XXX     |
| 3. Incurred claims.....                                                  | 5,577       | 58.2   | 5,577                  | 58.2   | 0                          | 0.0    | 0                    | 0.0    | 0                                     | 0.0     | 0                   | 0.0     | 0            | 0.0     |
| 4. Cost containment expenses.....                                        | 0           | 0.0    |                        | 0.0    |                            | 0.0    |                      | 0.0    |                                       | 0.0     |                     | 0.0     |              | 0.0     |
| 5. Incurred claims and cost containment expenses (Lines 3 and 4).....    | 5,577       | 58.2   | 5,577                  | 58.2   | 0                          | 0.0    | 0                    | 0.0    | 0                                     | 0.0     | 0                   | 0.0     | 0            | 0.0     |
| 6. Increase in contract reserves.....                                    | (5,000)     | (52.2) | (5,000)                | (52.2) | 0                          | 0.0    | 0                    | 0.0    | 0                                     | 0.0     | 0                   | 0.0     | 0            | 0.0     |
| 7. Commissions (a).....                                                  | 0           | 0.0    |                        | 0.0    |                            | 0.0    |                      | 0.0    |                                       | 0.0     |                     | 0.0     |              | 0.0     |
| 8. Other general insurance expenses.....                                 | 0           | 0.0    |                        | 0.0    |                            | 0.0    |                      | 0.0    |                                       | 0.0     |                     | 0.0     |              | 0.0     |
| 9. Taxes, licenses and fees.....                                         | 0           | 0.0    |                        | 0.0    |                            | 0.0    |                      | 0.0    |                                       | 0.0     |                     | 0.0     |              | 0.0     |
| 10. Total other expenses incurred.....                                   | 0           | 0.0    | 0                      | 0.0    | 0                          | 0.0    | 0                    | 0.0    | 0                                     | 0.0     | 0                   | 0.0     | 0            | 0.0     |
| 11. Aggregate write-ins for deductions.....                              | 0           | 0.0    | 0                      | 0.0    | 0                          | 0.0    | 0                    | 0.0    | 0                                     | 0.0     | 0                   | 0.0     | 0            | 0.0     |
| 12. Gain from underwriting before dividends or refunds.....              | 9,005       | 94.0   | 9,005                  | 94.0   | 0                          | 0.0    | 0                    | 0.0    | 0                                     | 0.0     | 0                   | 0.0     | 0            | 0.0     |
| 13. Dividends or refunds.....                                            | 0           | 0.0    |                        | 0.0    |                            | 0.0    |                      | 0.0    |                                       | 0.0     |                     | 0.0     |              | 0.0     |
| 14. Gain from underwriting after dividends or refunds.....               | 9,005       | 94.0   | 9,005                  | 94.0   | 0                          | 0.0    | 0                    | 0.0    | 0                                     | 0.0     | 0                   | 0.0     | 0            | 0.0     |
| DETAILS OF WRITE-INS                                                     |             |        |                        |        |                            |        |                      |        |                                       |         |                     |         |              |         |
| 1101. ....                                                               | 0           | 0.0    |                        | 0.0    |                            | 0.0    |                      | 0.0    |                                       | 0.0     |                     | 0.0     |              | 0.0     |
| 1102. ....                                                               | 0           | 0.0    |                        | 0.0    |                            | 0.0    |                      | 0.0    |                                       | 0.0     |                     | 0.0     |              | 0.0     |
| 1103. ....                                                               | 0           | 0.0    |                        | 0.0    |                            | 0.0    |                      | 0.0    |                                       | 0.0     |                     | 0.0     |              | 0.0     |
| 1198. Summary of remaining write-ins for Line 11 from overflow page..... | 0           | 0.0    | 0                      | 0.0    | 0                          | 0.0    | 0                    | 0.0    | 0                                     | 0.0     | 0                   | 0.0     | 0            | 0.0     |
| 1199. Total (Lines 1101 through1103 plus 1198) (Line 11 above).....      | 0           | 0.0    | 0                      | 0.0    | 0                          | 0.0    | 0                    | 0.0    | 0                                     | 0.0     | 0                   | 0.0     | 0            | 0.0     |

(a) Includes \$.....0 reported as "Contract, membership and other fees retained by agents."

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

|                                                | 1       | 2       | Other Individual Contracts |                         |                                          |                        |           |
|------------------------------------------------|---------|---------|----------------------------|-------------------------|------------------------------------------|------------------------|-----------|
|                                                |         |         | 3                          | 4                       | 5                                        | 6                      | 7         |
|                                                |         |         | Non-Cancelable             | Guaranteed<br>Renewable | Non-Renewable for<br>Stated Reasons Only | Other Accident<br>Only | All Other |
| PART 2 - RESERVES AND LIABILITIES              |         |         |                            |                         |                                          |                        |           |
| A. Premium Reserves:                           |         |         |                            |                         |                                          |                        |           |
| 1. Unearned premiums.....                      | 1,400   | 1,400   |                            |                         |                                          |                        |           |
| 2. Advance premiums.....                       | 0       |         |                            |                         |                                          |                        |           |
| 3. Reserve for rate credits.....               | 0       |         |                            |                         |                                          |                        |           |
| 4. Total premium reserves, current year.....   | 1,400   | 1,400   | 0                          | 0                       | 0                                        | 0                      | 0         |
| 5. Total premium reserves, prior year.....     | 1,400   | 1,400   |                            |                         |                                          |                        |           |
| 6. Increase in total premium reserves.....     | 0       | 0       | 0                          | 0                       | 0                                        | 0                      | 0         |
| B. Contract Reserves:                          |         |         |                            |                         |                                          |                        |           |
| 1. Additional reserves (a).....                | 0       |         |                            |                         |                                          |                        |           |
| 2. Reserve for future contingent benefits..... | 51,400  | 51,400  |                            |                         |                                          |                        |           |
| 3. Total contract reserves, current year.....  | 51,400  | 51,400  | 0                          | 0                       | 0                                        | 0                      | 0         |
| 4. Total contract reserves, prior year.....    | 56,400  | 56,400  |                            |                         |                                          |                        |           |
| 5. Increase in contract reserves.....          | (5,000) | (5,000) | 0                          | 0                       | 0                                        | 0                      | 0         |
| C. Claim Reserves and Liabilities:             |         |         |                            |                         |                                          |                        |           |
| 1. Total current year.....                     | 0       | 0       | 0                          | 0                       | 0                                        | 0                      | 0         |
| 2. Total prior year.....                       | 0       |         |                            |                         |                                          |                        |           |
| 3. Increase.....                               | 0       | 0       | 0                          | 0                       | 0                                        | 0                      | 0         |

35

PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES

|                                                                  |       |       |   |   |   |   |   |
|------------------------------------------------------------------|-------|-------|---|---|---|---|---|
| 1. Claims Paid During the Year:                                  |       |       |   |   |   |   |   |
| 1.1 On claims incurred prior to current year.....                | 0     |       |   |   |   |   |   |
| 1.2 On claims incurred during current year.....                  | 5,577 | 5,577 |   |   |   |   |   |
| 2. Claim Reserves and Liabilities, December 31, Current Year:    |       |       |   |   |   |   |   |
| 2.1 On claims incurred prior to current year.....                | 0     |       |   |   |   |   |   |
| 2.2 On claims incurred during current year.....                  | 0     |       |   |   |   |   |   |
| 3. Test:                                                         |       |       |   |   |   |   |   |
| 3.1 Line 1.1 plus 2.1.....                                       | 0     | 0     | 0 | 0 | 0 | 0 | 0 |
| 3.2 Claim reserves and liabilities, December 31, prior year..... | 0     |       |   |   |   |   |   |
| 3.3 Line 3.1 minus Line 3.2.....                                 | 0     | 0     | 0 | 0 | 0 | 0 | 0 |

PART 4 - REINSURANCE

|                          |   |      |  |  |  |  |  |
|--------------------------|---|------|--|--|--|--|--|
| A. Reinsurance Assumed:  |   | NONE |  |  |  |  |  |
| 1. Premiums written..... | 0 |      |  |  |  |  |  |
| 2. Premiums earned.....  | 0 |      |  |  |  |  |  |
| 3. Incurred claims.....  | 0 |      |  |  |  |  |  |
| 4. Commissions.....      | 0 |      |  |  |  |  |  |
| B. Reinsurance Ceded:    |   |      |  |  |  |  |  |
| 1. Premiums written..... | 0 |      |  |  |  |  |  |
| 2. Premiums earned.....  | 0 |      |  |  |  |  |  |
| 3. Incurred claims.....  | 0 |      |  |  |  |  |  |
| 4. Commissions.....      | 0 |      |  |  |  |  |  |

(a) Includes \$.0 premium deficiency reserve.

SCHEDULE H - PART 5 - HEALTH CLAIMS

|                                                        | 1<br>Medical | 2<br>Dental | 3<br>Other | 4<br>Total |
|--------------------------------------------------------|--------------|-------------|------------|------------|
| A. Direct:                                             |              |             |            |            |
| 1. Incurred claims.....                                |              |             | 5,577      | 5,577      |
| 2. Beginning claim reserves and liabilities.....       |              |             |            | .0         |
| 3. Ending claim reserves and liabilities.....          |              |             |            | .0         |
| 4. Claims paid.....                                    | .0           | .0          | 5,577      | 5,577      |
| B. Assumed Reinsurance:                                |              |             |            |            |
| 5. Incurred claims.....                                |              |             |            | .0         |
| 6. Beginning claim reserves and liabilities.....       |              |             |            | .0         |
| 7. Ending claim reserves and liabilities.....          |              |             |            | .0         |
| 8. Claims paid.....                                    | .0           | .0          | .0         | .0         |
| C. Ceded Reinsurance:                                  |              |             |            |            |
| 9. Incurred claims.....                                |              |             |            | .0         |
| 10. Beginning claim reserves and liabilities.....      |              |             |            | .0         |
| 11. Ending claim reserves and liabilities.....         |              |             |            | .0         |
| 12. Claims paid.....                                   | .0           | .0          | .0         | .0         |
| D. Net:                                                |              |             |            |            |
| 13. Incurred claims.....                               | .0           | .0          | 5,577      | 5,577      |
| 14. Beginning claim reserves and liabilities.....      | .0           | .0          | .0         | .0         |
| 15. Ending claim reserves and liabilities.....         | .0           | .0          | .0         | .0         |
| 16. Claims paid.....                                   | .0           | .0          | 5,577      | 5,577      |
| E. Net Incurred Claims and Cost Containment Expenses:  |              |             |            |            |
| 17. Incurred claims and cost containment expenses..... |              |             | 5,577      | 5,577      |
| 18. Beginning reserves and liabilities.....            |              |             |            | .0         |
| 19. Ending reserves and liabilities.....               |              |             |            | .0         |
| 20. Paid claims and cost containment expenses.....     | .0           | .0          | 5,577      | 5,577      |

**SCHEDULE S - PART 1 - SECTION 1**

Reinsurance Assumed Life Insurance, Annuities, Deposit Funds and Other Liabilities  
Without Life or Disability Contingencies, and Related Benefits Listed by Reinsured Company as of December 31, Current Year

| 1                       | 2            | 3                 | 4                 | 5                           | 6                                 | 7                                       | 8       | 9        | 10                                                     | 11                                 | 12                                        |
|-------------------------|--------------|-------------------|-------------------|-----------------------------|-----------------------------------|-----------------------------------------|---------|----------|--------------------------------------------------------|------------------------------------|-------------------------------------------|
| NAIC<br>Company<br>Code | ID<br>Number | Effective<br>Date | Name of Reinsured | Domiciliary<br>Jurisdiction | Type of<br>Reinsurance<br>Assumed | Amount of<br>In Force at<br>End of Year | Reserve | Premiums | Reinsurance<br>Payable on<br>Paid and Unpaid<br>Losses | Modified<br>Coinsurance<br>Reserve | Funds<br>Withheld<br>Under<br>Coinsurance |

NONE

SCHEDULE S - PART 1 - SECTION 2

Reinsurance Assumed Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year

| 1                       | 2            | 3                 | 4                 | 5                           | 6                                 | 7        | 8                    | 9                                                           | 10                                                     | 11                                 | 12                                        |
|-------------------------|--------------|-------------------|-------------------|-----------------------------|-----------------------------------|----------|----------------------|-------------------------------------------------------------|--------------------------------------------------------|------------------------------------|-------------------------------------------|
| NAIC<br>Company<br>Code | ID<br>Number | Effective<br>Date | Name of Reinsured | Domiciliary<br>Jurisdiction | Type of<br>Reinsurance<br>Assumed | Premiums | Unearned<br>Premiums | Reserve<br>Liability Other Than<br>for Unearned<br>Premiums | Reinsurance<br>Payable on<br>Paid and Unpaid<br>Losses | Modified<br>Coinsurance<br>Reserve | Funds<br>Withheld<br>Under<br>Coinsurance |

NONE

**SCHEDULE S - PART 2**

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

| 1                       | 2            | 3                 | 4               | 5                           | 6           | 7             |
|-------------------------|--------------|-------------------|-----------------|-----------------------------|-------------|---------------|
| NAIC<br>Company<br>Code | ID<br>Number | Effective<br>Date | Name of Company | Domiciliary<br>Jurisdiction | Paid Losses | Unpaid Losses |

NONE

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities  
Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

| 1<br>NAIC<br>Company<br>Code                                        | 2<br>ID<br>Number                                                                | 3<br>Effective<br>Date | 4<br><br>Name of Company | 5<br><br>Domiciliary<br>Jurisdiction | 6<br>Type of<br>Reinsurance<br>Ceded | 7<br>Type of<br>Business<br>Ceded | 8<br>Amount<br>In Force at<br>End of Year | Reserve Credit Taken |               | 11<br><br>Premiums | Outstanding Surplus Relief |               | 14<br><br>Modified<br>Coinsurance<br>Reserve | 15<br>Funds<br>Withheld<br>Under<br>Coinsurance |
|---------------------------------------------------------------------|----------------------------------------------------------------------------------|------------------------|--------------------------|--------------------------------------|--------------------------------------|-----------------------------------|-------------------------------------------|----------------------|---------------|--------------------|----------------------------|---------------|----------------------------------------------|-------------------------------------------------|
|                                                                     |                                                                                  |                        |                          |                                      |                                      |                                   |                                           | 9                    | 10            |                    | 12                         | 13            |                                              |                                                 |
|                                                                     |                                                                                  |                        |                          |                                      |                                      |                                   |                                           | Current<br>Year      | Prior<br>Year |                    | Current<br>Year            | Prior<br>Year |                                              |                                                 |
| General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates |                                                                                  |                        |                          |                                      |                                      |                                   |                                           |                      |               |                    |                            |               |                                              |                                                 |
| 88099.....                                                          | 75-1608507....                                                                   | 07/01/2005             | Optimum Re.....          | TX.....                              | YRT/I.....                           | OL.....                           | .....717,428                              | .....                | .....         | .....1,581         | .....                      | .....         | .....                                        | .....                                           |
| 88099.....                                                          | 75-1608507....                                                                   | 07/01/2005             | Optimum Re.....          | TX.....                              | ADB/G.....                           | OL.....                           | .....3,835,289                            | .....                | .....         | .....2,220         | .....                      | .....         | .....                                        | .....                                           |
| 0899999.                                                            | Total - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates..... |                        |                          |                                      |                                      |                                   | .....4,552,717                            | .....0               | .....0        | .....3,801         | .....0                     | .....0        | .....0                                       | .....0                                          |
| 1099999.                                                            | Total - General Account - Authorized - Non-Affiliates.....                       |                        |                          |                                      |                                      |                                   | .....4,552,717                            | .....0               | .....0        | .....3,801         | .....0                     | .....0        | .....0                                       | .....0                                          |
| 1199999.                                                            | Total - General Account - Authorized.....                                        |                        |                          |                                      |                                      |                                   | .....4,552,717                            | .....0               | .....0        | .....3,801         | .....0                     | .....0        | .....0                                       | .....0                                          |
| 3499999.                                                            | Total - General Account - Authorized, Unauthorized and Certified.....            |                        |                          |                                      |                                      |                                   | .....4,552,717                            | .....0               | .....0        | .....3,801         | .....0                     | .....0        | .....0                                       | .....0                                          |
| 6999999.                                                            | Total U.S.....                                                                   |                        |                          |                                      |                                      |                                   | .....4,552,717                            | .....0               | .....0        | .....3,801         | .....0                     | .....0        | .....0                                       | .....0                                          |
| 9999999.                                                            | Total.....                                                                       |                        |                          |                                      |                                      |                                   | .....4,552,717                            | .....0               | .....0        | .....3,801         | .....0                     | .....0        | .....0                                       | .....0                                          |

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

| 1<br>NAIC<br>Company<br>Code | 2<br>ID<br>Number | 3<br>Effective<br>Date | 4<br><br>Name of Company | 5<br><br>Domiciliary<br>Jurisdiction | 6<br>Type of<br>Reinsurance<br>Ceded | 7<br>Type of<br>Business<br>Ceded | 8<br><br>Premiums | 9<br><br>Unearned<br>Premiums<br>(Estimated) | 10<br>Reserve Credit<br>Taken Other Than<br>for Unearned<br>Premiums | Outstanding Surplus Relief |                         | 13<br><br>Modified<br>Coinsurance<br>Reserve | 14<br>Funds<br>Withheld<br>Under<br>Coinsurance |
|------------------------------|-------------------|------------------------|--------------------------|--------------------------------------|--------------------------------------|-----------------------------------|-------------------|----------------------------------------------|----------------------------------------------------------------------|----------------------------|-------------------------|----------------------------------------------|-------------------------------------------------|
|                              |                   |                        |                          |                                      |                                      |                                   |                   |                                              |                                                                      | 11<br><br>Current<br>Year  | 12<br><br>Prior<br>Year |                                              |                                                 |

NONE

**SCHEDULE S - PART 4**  
Reinsurance Ceded To Unauthorized Companies

| 1                       | 2            | 3                 | 4                 | 5                          | 6                                                   | 7               | 8                             | 9                    | 10                                                          | 11                  | 12                                                       | 13    | 14                                    | 15                                                                      |
|-------------------------|--------------|-------------------|-------------------|----------------------------|-----------------------------------------------------|-----------------|-------------------------------|----------------------|-------------------------------------------------------------|---------------------|----------------------------------------------------------|-------|---------------------------------------|-------------------------------------------------------------------------|
| NAIC<br>Company<br>Code | ID<br>Number | Effective<br>Date | Name of Reinsurer | Reserve<br>Credit<br>Taken | Paid and<br>Unpaid Losses<br>Recoverable<br>(Debit) | Other<br>Debits | Total<br>(Cols.<br>5 + 6 + 7) | Letters of<br>Credit | Issuing or<br>Confirming<br>Bank<br>Reference<br>Number (a) | Trust<br>Agreements | Funds Deposited<br>by and Withheld<br>from<br>Reinsurers | Other | Miscellaneous<br>Balances<br>(Credit) | Sum of Cols.<br>9 + 11 + 12 + 13<br>+ 14 But Not in<br>Excess of Col. 8 |

NONE

**SCHEDULE S - PART 5**

Reinsurance Ceded to Certified Reinsurers as of December 31, Current Year (000 Omitted)

| 1                       | 2            | 3                 | 4                 | 5                                     | 6                                                 | 7                                                        | 8                                                                         | 9                          | 10                                                     | 11              | 12                                                                        | 13                                    | 14                                                              | 15                                                                                        | Collateral                       |                      |                                                             |                     |                                                                |       |                                                                         | 23                                                                                                               | 24                                                                                                                            | 25                                                                                                         | 26                                                                                                                           |
|-------------------------|--------------|-------------------|-------------------|---------------------------------------|---------------------------------------------------|----------------------------------------------------------|---------------------------------------------------------------------------|----------------------------|--------------------------------------------------------|-----------------|---------------------------------------------------------------------------|---------------------------------------|-----------------------------------------------------------------|-------------------------------------------------------------------------------------------|----------------------------------|----------------------|-------------------------------------------------------------|---------------------|----------------------------------------------------------------|-------|-------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|
| NAIC<br>Company<br>Code | ID<br>Number | Effective<br>Date | Name of Reinsurer | Domi-<br>ciliary<br>Juris-<br>diction | Certi-<br>fied<br>Rein-<br>surer<br>Rating<br>(6) | Effective<br>Date of<br>Certified<br>Reinsurer<br>Rating | Percent<br>Collateral<br>Required<br>for Full<br>Credit<br>(0%<br>- 100%) | Reserve<br>Credit<br>Taken | Paid and<br>Unpaid<br>Losses<br>Recoverable<br>(Debit) | Other<br>Debits | Total<br>Recoverable<br>Reserve<br>Credit Taken<br>(Cols. 9 +<br>10 + 11) | Miscellaneous<br>Balances<br>(Credit) | Net<br>Obligation<br>Subject to<br>Collateral<br>(Col. 12 - 13) | Dollar<br>Amount of<br>Collateral<br>Required for<br>Full Credit<br>(Col. 14 x<br>Col. 8) | Multiple<br>Beneficiary<br>Trust | Letters<br>of Credit | Issuing or<br>Confirming<br>Bank<br>Reference<br>Number (a) | Trust<br>Agreements | Funds<br>Deposited<br>by and<br>Withheld<br>from<br>Reinsurers | Other | Total<br>Collateral<br>Provided<br>(Cols. 16 +<br>17 + 19 +<br>20 + 21) | Percent of<br>Collateral<br>Provided for<br>Net Obligation<br>Subject to<br>Collateral<br>(Col. 22 /<br>Col. 14) | Percent Credit<br>Allowed on<br>Net Obligation<br>Subject to<br>Collateral<br>(Col. 23 /<br>Col. 8, not to<br>Exceed<br>100%) | Amount of<br>Credit<br>Allowed for<br>Net Obligation<br>Subject to<br>Collateral<br>(Col. 14 x<br>Col. 24) | Liability for<br>Reinsurance<br>with Certified<br>Reinsurers<br>Due to<br>Collateral<br>Deficiency<br>(Col. 14 -<br>Col. 25) |

NONE

SCHEDULE S - PART 6

Five-Year Exhibit of Reinsurance Ceded Business  
(000 OMITTED)

|                                                                                                                 | 1<br>2016 | 2<br>2015 | 3<br>2014 | 4<br>2013 | 5<br>2012 |
|-----------------------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|
| <b>A. OPERATIONS ITEMS</b>                                                                                      |           |           |           |           |           |
| 1. Premiums and annuity considerations for life and accident and health contracts.....                          | 4         | 4         | 5         | 4         | 3         |
| 2. Commissions and reinsurance expense allowances.....                                                          |           |           |           |           |           |
| 3. Contract claims.....                                                                                         |           |           |           |           |           |
| 4. Surrender benefits and withdrawals for life contracts.....                                                   |           |           |           |           |           |
| 5. Refunds to members.....                                                                                      |           |           |           |           |           |
| 6. Reserve adjustments on reinsurance ceded.....                                                                |           |           |           |           |           |
| 7. Increase in aggregate reserves for life and accident and health contracts.....                               |           |           |           |           |           |
| <b>B. BALANCE SHEET ITEMS</b>                                                                                   |           |           |           |           |           |
| 8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected..... |           |           |           |           |           |
| 9. Aggregate reserves for life and accident and health contracts.....                                           |           |           |           |           |           |
| 10. Liability for deposit-type contracts.....                                                                   |           |           |           |           |           |
| 11. Contract claims unpaid.....                                                                                 |           |           |           |           |           |
| 12. Amounts recoverable on reinsurance.....                                                                     |           |           |           |           |           |
| 13. Experience rating refunds due or unpaid.....                                                                |           |           |           |           |           |
| 14. Refunds to members (not included in Line 10).....                                                           |           |           |           |           |           |
| 15. Commissions and reinsurance expense allowances due.....                                                     |           |           |           |           |           |
| 16. Unauthorized reinsurance offset.....                                                                        |           |           |           |           |           |
| 17. Offset for reinsurance with certified reinsurers.....                                                       |           |           |           |           |           |
| <b>C. UNAUTHORIZED REINSURANCE<br/>(DEPOSITS BY AND FUNDS WITHHELD FROM)</b>                                    |           |           |           |           |           |
| 18. Funds deposited by and withheld from (F).....                                                               |           |           |           |           |           |
| 19. Letters of credit (L).....                                                                                  |           |           |           |           |           |
| 20. Trust agreements (T).....                                                                                   |           |           |           |           |           |
| 21. Other (O).....                                                                                              |           |           |           |           |           |
| <b>D. REINSURANCE WITH CERTIFIED REINSURERS<br/>(DEPOSITS BY AND FUNDS WITHHELD FROM)</b>                       |           |           |           |           |           |
| 22. Multiple beneficiary trust.....                                                                             |           |           |           |           |           |
| 23. Funds deposited by and withheld from (F).....                                                               |           |           |           |           |           |
| 24. Letters of credit (L).....                                                                                  |           |           |           |           |           |
| 25. Trust agreements (T).....                                                                                   |           |           |           |           |           |
| 26. Other (O).....                                                                                              |           |           |           |           |           |

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

|                                                                                                       | 1<br>As Reported<br>(Net of Ceded) | 2<br>Restatement<br>Adjustments | 3<br>Restated<br>(Gross of Ceded) |
|-------------------------------------------------------------------------------------------------------|------------------------------------|---------------------------------|-----------------------------------|
| <b>ASSETS (Page 2, Col. 3)</b>                                                                        |                                    |                                 |                                   |
| 1. Cash and invested assets (Line 12).....                                                            | 40,698,529                         |                                 | 40,698,529                        |
| 2. Reinsurance (Line 16).....                                                                         |                                    |                                 | 0                                 |
| 3. Premiums and considerations (Line 15).....                                                         | 1,736                              |                                 | 1,736                             |
| 4. Net credit for ceded reinsurance.....                                                              | .XXX                               | 0                               | 0                                 |
| 5. All other admitted assets (balance).....                                                           | 726,766                            |                                 | 726,766                           |
| 6. Total assets excluding Separate Accounts (Line 26).....                                            | 41,427,031                         | 0                               | 41,427,031                        |
| 7. Separate Account assets (Line 27).....                                                             |                                    |                                 | 0                                 |
| 8. Total assets (Line 28).....                                                                        | 41,427,031                         | 0                               | 41,427,031                        |
| <b>LIABILITIES, SURPLUS AND OTHER FUNDS (Page 3)</b>                                                  |                                    |                                 |                                   |
| 9. Contract reserves (Lines 1 and 2).....                                                             | 26,754,800                         |                                 | 26,754,800                        |
| 10. Liability for deposit-type contracts (Line 3).....                                                | 970,530                            |                                 | 970,530                           |
| 11. Claim reserves (Line 4).....                                                                      | 136,000                            |                                 | 136,000                           |
| 12. Member refunds/reserves (Lines 5 through 6).....                                                  | 100,000                            |                                 | 100,000                           |
| 13. Premium & annuity considerations received in advance (Line 7).....                                | 20                                 |                                 | 20                                |
| 14. Other contract liabilities (Line 8).....                                                          | 210,539                            |                                 | 210,539                           |
| 15. Reinsurance in unauthorized companies (Line 21.2 minus inset amount).....                         |                                    |                                 | 0                                 |
| 16. Funds held under reinsurance with unauthorized reinsurance (Line 21.3<br>minus inset amount)..... |                                    |                                 | 0                                 |
| 17. Reinsurance with certified reinsurers (Line 24.2 inset amount).....                               |                                    |                                 | 0                                 |
| 18. Funds held under reinsurance treaties with certified reinsurers (Line 24.3 inset amount).....     |                                    |                                 | 0                                 |
| 19. All other liabilities (balance).....                                                              | 1,676,196                          |                                 | 1,676,196                         |
| 20. Total liabilities excluding Separate Accounts (Line 23).....                                      | 29,848,085                         | 0                               | 29,848,085                        |
| 21. Separate Account liabilities (Line 24).....                                                       |                                    |                                 | 0                                 |
| 22. Total liabilities (Line 25).....                                                                  | 29,848,085                         | 0                               | 29,848,085                        |
| 23. Capital & surplus (Line 30).....                                                                  | 11,578,946                         | .XXX                            | 11,578,946                        |
| 24. Total liabilities, capital & surplus (Line 31).....                                               | 41,427,031                         | 0                               | 41,427,031                        |
| <b>NET CREDIT FOR CEDED REINSURANCE</b>                                                               |                                    |                                 |                                   |
| 25. Contract reserves.....                                                                            | 0                                  |                                 |                                   |
| 26. Claim reserves.....                                                                               | 0                                  |                                 |                                   |
| 27. Member refunds/reserves.....                                                                      | 0                                  |                                 |                                   |
| 28. Premium & annuity considerations received in advance.....                                         | 0                                  |                                 |                                   |
| 29. Liability for deposit-type contracts.....                                                         | 0                                  |                                 |                                   |
| 30. Other contract liabilities.....                                                                   | 0                                  |                                 |                                   |
| 31. Reinsurance ceded assets.....                                                                     | 0                                  |                                 |                                   |
| 32. Other ceded reinsurance recoverables.....                                                         | 0                                  |                                 |                                   |
| 33. Total ceded reinsurance recoverables.....                                                         | 0                                  |                                 |                                   |
| 34. Premiums and considerations.....                                                                  | 0                                  |                                 |                                   |
| 35. Reinsurance in unauthorized companies.....                                                        | 0                                  |                                 |                                   |
| 36. Funds held under reinsurance treaties with unauthorized reinsurers.....                           | 0                                  |                                 |                                   |
| 37. Reinsurance with certified reinsurers.....                                                        | 0                                  |                                 |                                   |
| 38. Funds held under reinsurance treaties with certified reinsurers.....                              | 0                                  |                                 |                                   |
| 39. Other ceded reinsurance payables/offsets.....                                                     | 0                                  |                                 |                                   |
| 40. Total ceded reinsurance payables/offsets.....                                                     | 0                                  |                                 |                                   |
| 41. Total net credit for ceded reinsurance.....                                                       | 0                                  |                                 |                                   |

**SCHEDULE T - PART 2**

**INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

|              |                               |     | Direct Business Only                |                                          |                                                  |                                               |                                |
|--------------|-------------------------------|-----|-------------------------------------|------------------------------------------|--------------------------------------------------|-----------------------------------------------|--------------------------------|
|              |                               |     | 1<br>Life<br>(Group and Individual) | 2<br>Annuities<br>(Group and Individual) | 3<br>Disability Income<br>(Group and Individual) | 4<br>Long-Term Care<br>(Group and Individual) | 5<br>Deposit-Type<br>Contracts |
| States, Etc. |                               |     |                                     |                                          |                                                  |                                               |                                |
| 1.           | Alabama.....                  | AL  |                                     |                                          |                                                  |                                               | .....0                         |
| 2.           | Alaska.....                   | AK  |                                     |                                          |                                                  |                                               | .....0                         |
| 3.           | Arizona.....                  | AZ  |                                     |                                          |                                                  |                                               | .....0                         |
| 4.           | Arkansas.....                 | AR  |                                     |                                          |                                                  |                                               | .....0                         |
| 5.           | California.....               | CA  |                                     |                                          |                                                  |                                               | .....0                         |
| 6.           | Colorado.....                 | CO  |                                     |                                          |                                                  |                                               | .....0                         |
| 7.           | Connecticut.....              | CT  |                                     |                                          |                                                  |                                               | .....0                         |
| 8.           | Delaware.....                 | DE  |                                     |                                          |                                                  |                                               | .....0                         |
| 9.           | District of Columbia.....     | DC  |                                     |                                          |                                                  |                                               | .....0                         |
| 10.          | Florida.....                  | FL  |                                     |                                          |                                                  |                                               | .....0                         |
| 11.          | Georgia.....                  | GA  |                                     |                                          |                                                  |                                               | .....0                         |
| 12.          | Hawaii.....                   | HI  |                                     |                                          |                                                  |                                               | .....0                         |
| 13.          | Idaho.....                    | ID  |                                     |                                          |                                                  |                                               | .....0                         |
| 14.          | Illinois.....                 | IL  |                                     |                                          |                                                  |                                               | .....0                         |
| 15.          | Indiana.....                  | IN  |                                     |                                          |                                                  |                                               | .....0                         |
| 16.          | Iowa.....                     | IA  |                                     |                                          |                                                  |                                               | .....0                         |
| 17.          | Kansas.....                   | KS  |                                     |                                          |                                                  |                                               | .....0                         |
| 18.          | Kentucky.....                 | KY  |                                     |                                          |                                                  |                                               | .....0                         |
| 19.          | Louisiana.....                | LA  |                                     |                                          |                                                  |                                               | .....0                         |
| 20.          | Maine.....                    | ME  |                                     |                                          |                                                  |                                               | .....0                         |
| 21.          | Maryland.....                 | MD  |                                     |                                          |                                                  |                                               | .....0                         |
| 22.          | Massachusetts.....            | MA  |                                     |                                          |                                                  |                                               | .....0                         |
| 23.          | Michigan.....                 | MI  |                                     |                                          |                                                  |                                               | .....0                         |
| 24.          | Minnesota.....                | MN  |                                     |                                          |                                                  |                                               | .....0                         |
| 25.          | Mississippi.....              | MS  |                                     |                                          |                                                  |                                               | .....0                         |
| 26.          | Missouri.....                 | MO  |                                     |                                          |                                                  |                                               | .....0                         |
| 27.          | Montana.....                  | MT  |                                     |                                          |                                                  |                                               | .....0                         |
| 28.          | Nebraska.....                 | NE  |                                     |                                          |                                                  |                                               | .....0                         |
| 29.          | Nevada.....                   | NV  |                                     |                                          |                                                  |                                               | .....0                         |
| 30.          | New Hampshire.....            | NH  |                                     |                                          |                                                  |                                               | .....0                         |
| 31.          | New Jersey.....               | NJ  |                                     |                                          |                                                  |                                               | .....0                         |
| 32.          | New Mexico.....               | NM  |                                     |                                          |                                                  |                                               | .....0                         |
| 33.          | New York.....                 | NY  |                                     |                                          |                                                  |                                               | .....0                         |
| 34.          | North Carolina.....           | NC  |                                     |                                          |                                                  |                                               | .....0                         |
| 35.          | North Dakota.....             | ND  |                                     |                                          |                                                  |                                               | .....0                         |
| 36.          | Ohio.....                     | OH  | .....69,338                         | .....1,044,765                           |                                                  | .....151,672                                  | .....1,265,775                 |
| 37.          | Oklahoma.....                 | OK  |                                     |                                          |                                                  |                                               | .....0                         |
| 38.          | Oregon.....                   | OR  |                                     |                                          |                                                  |                                               | .....0                         |
| 39.          | Pennsylvania.....             | PA  |                                     |                                          |                                                  |                                               | .....0                         |
| 40.          | Rhode Island.....             | RI  |                                     |                                          |                                                  |                                               | .....0                         |
| 41.          | South Carolina.....           | SC  |                                     |                                          |                                                  |                                               | .....0                         |
| 42.          | South Dakota.....             | SD  |                                     |                                          |                                                  |                                               | .....0                         |
| 43.          | Tennessee.....                | TN  |                                     |                                          |                                                  |                                               | .....0                         |
| 44.          | Texas.....                    | TX  |                                     |                                          |                                                  |                                               | .....0                         |
| 45.          | Utah.....                     | UT  |                                     |                                          |                                                  |                                               | .....0                         |
| 46.          | Vermont.....                  | VT  |                                     |                                          |                                                  |                                               | .....0                         |
| 47.          | Virginia.....                 | VA  |                                     |                                          |                                                  |                                               | .....0                         |
| 48.          | Washington.....               | WA  |                                     |                                          |                                                  |                                               | .....0                         |
| 49.          | West Virginia.....            | WV  |                                     |                                          |                                                  |                                               | .....0                         |
| 50.          | Wisconsin.....                | WI  |                                     |                                          |                                                  |                                               | .....0                         |
| 51.          | Wyoming.....                  | WY  |                                     |                                          |                                                  |                                               | .....0                         |
| 52.          | American Samoa.....           | AS  |                                     |                                          |                                                  |                                               | .....0                         |
| 53.          | Guam.....                     | GU  |                                     |                                          |                                                  |                                               | .....0                         |
| 54.          | Puerto Rico.....              | PR  |                                     |                                          |                                                  |                                               | .....0                         |
| 55.          | US Virgin Islands.....        | VI  |                                     |                                          |                                                  |                                               | .....0                         |
| 56.          | Northern Mariana Islands..... | MP  |                                     |                                          |                                                  |                                               | .....0                         |
| 57.          | Canada.....                   | CAN |                                     |                                          |                                                  |                                               | .....0                         |
| 58.          | Aggregate Other Alien.....    | OT  |                                     |                                          |                                                  |                                               | .....0                         |
| 59.          | Totals.....                   |     | .....69,338                         | .....1,044,765                           | .....0                                           | .....151,672                                  | .....1,265,775                 |

**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

| 1          | 2          | 3                 | 4         | 5            | 6   | 7                                                                      | 8                                           | 9                    | 10                               | 11                                             | 12                                                                               | 13                                         | 14                                         | 15                               | 16 |
|------------|------------|-------------------|-----------|--------------|-----|------------------------------------------------------------------------|---------------------------------------------|----------------------|----------------------------------|------------------------------------------------|----------------------------------------------------------------------------------|--------------------------------------------|--------------------------------------------|----------------------------------|----|
| Group Code | Group Name | NAIC Company Code | ID Number | Federal RSSD | CIK | Name of Securities Exchange if Publicly Traded (U.S. or International) | Names of Parent, Subsidiaries or Affiliates | Domiciliary Location | Relationship to Reporting Entity | Directly Controlled by (Name of Entity/Person) | Type of Control (Ownership Board, Management Attorney-in-Fact, Influence, Other) | If Control is Ownership Provide Percentage | Ultimate Controlling Entity(ies)/Person(s) | Is an SCA Filing Required? (Y/N) | *  |

NONE

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

| 1                       | 2            | 3                                                              | 4                        | 5                        | 6                                                                                                                   | 7                                                                                                                                       | 8                                                       | 9                                                                         | 10 | 11                                                                                                 | 12     | 13                                                                                                      |
|-------------------------|--------------|----------------------------------------------------------------|--------------------------|--------------------------|---------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|---------------------------------------------------------------------------|----|----------------------------------------------------------------------------------------------------|--------|---------------------------------------------------------------------------------------------------------|
| NAIC<br>Company<br>Code | ID<br>Number | Names of Insurers<br>and Parent, Subsidiaries<br>or Affiliates | Shareholder<br>Dividends | Capital<br>Contributions | Purchases, Sales<br>or Exchanges of<br>Loans, Securities,<br>Real Estate,<br>Mortgage Loans or<br>Other Investments | Income/<br>(Disbursements)<br>Incurred in<br>Connection with<br>Guarantees or<br>Undertakings<br>for the Benefit<br>of any Affiliate(s) | Management<br>Agreements<br>and<br>Service<br>Contracts | Income/<br>(Disbursements)<br>Incurred under<br>Reinsurance<br>Agreements | *  | Any Other<br>Material Activity<br>Not in the<br>Ordinary<br>Course of the<br>Insurer's<br>Business | Totals | Reinsurance<br>Recoverable/<br>(Payable) on<br>Losses and/or<br>Reserve Credit<br>Taken/<br>(Liability) |

NONE

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your state of domicile waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

| MARCH FILING  |                                                                                                                                                                                                                                   | Responses |
|---------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| 1.            | Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?                                                                                                                                        | YES       |
| 2.            | Will the confidential Risk-Based Capital Report be filed with the NAIC by March 1?                                                                                                                                                | YES       |
| 3.            | Will the confidential Risk-Based Capital Report be filed with the state of domicile, if required, by March 1?                                                                                                                     | YES       |
| 4.            | Will an actuarial opinion be filed with this statement by March 1?                                                                                                                                                                | YES       |
| APRIL FILING  |                                                                                                                                                                                                                                   |           |
| 5.            | Will Management's Discussion and Analysis be filed by April 1?                                                                                                                                                                    | YES       |
| 6.            | Will the Supplemental Investment Risk Interrogatories be filed by April 1?                                                                                                                                                        | YES       |
| JUNE FILING   |                                                                                                                                                                                                                                   |           |
| 7.            | Will an audited financial report be filed by June 1?                                                                                                                                                                              | YES       |
| 8.            | Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?                                                                                                         | YES       |
| AUGUST FILING |                                                                                                                                                                                                                                   |           |
| 9.            | Will the regulator only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? | YES       |

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

| MARCH FILING |                                                                                                                                                                                                                                                                                                                 |                 |
|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| 10.          | Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?                                                                                                                                                                                          | NO              |
| 11.          | Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?                                                                                                                                                                                                                | NO              |
| 12.          | Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?                                                                                                 | YES             |
| 13.          | Will the statement on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?                                                                                                                                     | YES             |
| 14.          | Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?                                                                                                                                                                                        | NO              |
| 15.          | Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?                                                                                                                                             | NO              |
| 16.          | Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?                                                                                                                                                        | NO              |
| 17.          | Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?                                                                                                                                      | NO              |
| 18.          | Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?                                                                                                                      | NO              |
| 19.          | Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?                                                                                                  | NO              |
| 20.          | Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?                                                                                      | NO              |
| 21.          | Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?                                                                                              | NO              |
| 22.          | Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?                                                                                                                                                                     | YES             |
| 23.          | Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?                                                                                                                                                                    | NO              |
| 24.          | Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?                                                                                                             | NO              |
| 25.          | Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?                                                                                                                                        | NO              |
| 26.          | Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?                                                                                                                                     | NO              |
| 27.          | Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?                                                                                                     | NO              |
| 28.          | Will the Management Certification that the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?                                                                                                        | NO              |
| 29.          | Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?                                                                                                                                 | NO              |
| 30.          | Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? | NO              |
| 31.          | Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?                                                                                                                                                                                                       | NO              |
| 32.          | Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?                                                                                                                | NO              |
| 33.          | Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?                                                                                                                      | NO              |
| 34.          | Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?                                                                                                                                    | NO              |
| 35.          | Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by Actuarial Opinion and Memorandum Regulation (Model 822), Section 7A(5), be filed with the state of domicile by March 15?                                                                                                     | NO              |
| APRIL FILING |                                                                                                                                                                                                                                                                                                                 |                 |
| 36.          | Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?                                                                                                                                                                                                 | NO              |
| 37.          | Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?                                                                                                                                                                                   | YES             |
| 38.          | Will the Accident and Health Policy Experience Exhibit be filed by April 1?                                                                                                                                                                                                                                     | SEE EXPLANATION |
| 39.          | Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1?                                                                                                                                                                                       | YES             |
| 40.          | Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1?                                                                                                                                                                                  | YES             |
| 41.          | Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?                                                                                                                                                                                       | NO              |
| 42.          | Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?                                                                                                                                                  | NO              |

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

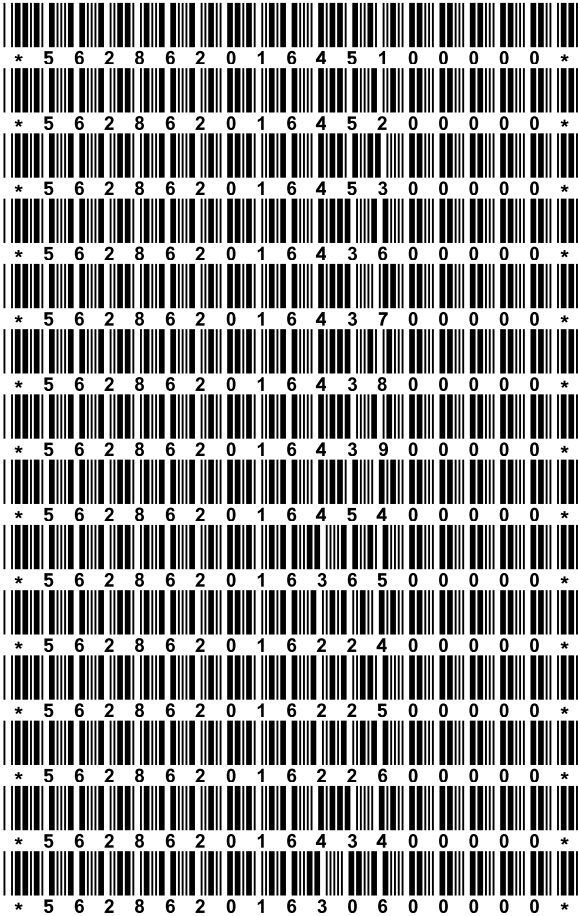
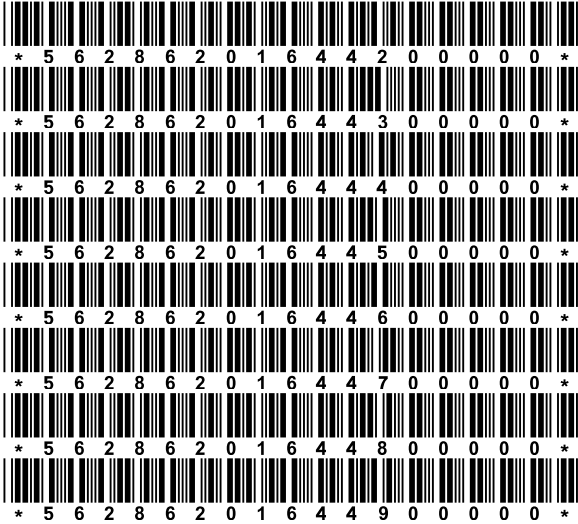
|                                                                                                                                            |                |
|--------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| 43. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? | <div>NO</div>  |
| 44. Will the Supplemental XXX/AXXX Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?                        | <div>NO</div>  |
| <b>AUGUST FILING</b>                                                                                                                       |                |
| 45. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?                 | <div>YES</div> |

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

EXPLANATIONS:

BARCODES:

1.
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10. The data for this supplement is not required to be filed.
11. The data for this supplement is not required to be filed.
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35. The data for this supplement is not required to be filed.
36. The data for this supplement is not required to be filed.



**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

37.

38. Submitted request for exemption



39.

40.

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



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



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



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



45.

American Mutual Life Association  
Overflow Page for Write-Ins

Additional Write-ins for Liabilities:

|                                                       | 1<br>Current Year | 2<br>Prior Year |
|-------------------------------------------------------|-------------------|-----------------|
| 2204. Asset Adequacy Reserve.....                     | .....1,000,000    | .....           |
| 2205. Cash Surrender Payables.....                    | .....             | .....3,716      |
| 2297. Summary of remaining write-ins for Line 22..... | .....1,000,000    | .....3,716      |

Additional Write-ins for Exhibit 2:

|        |                                                  | Insurance |                     |                     |                                                     | 5 | 6 | 7     |
|--------|--------------------------------------------------|-----------|---------------------|---------------------|-----------------------------------------------------|---|---|-------|
|        |                                                  | 1         | Accident and Health |                     | 4<br>Aggregate of<br>All Other Lines<br>of Business |   |   |       |
|        |                                                  |           | 2                   | 3                   |                                                     |   |   |       |
|        |                                                  |           | Life                | Cost<br>Containment |                                                     |   |   |       |
| 09.304 | REIREMENT BENEFITS.....                          | 2,275     |                     |                     |                                                     |   |   | 2,275 |
| 09.397 | Summary of remaining write-ins for Line 9.3..... | 2,275     | 0                   | 0                   | 0                                                   | 0 | 0 | 2,275 |

**Overflow Page for Write-Ins**

**NONE**

2016 ALPHABETICAL INDEX  
FRATERNAL ANNUAL STATEMENT BLANK

|                                                                                                            |      |                                                                                              |      |
|------------------------------------------------------------------------------------------------------------|------|----------------------------------------------------------------------------------------------|------|
| Analysis of Increase in Reserves During The Year                                                           | 7    | Schedule D – Part 2 – Section 1                                                              | E11  |
| Analysis of Operations By Lines of Business                                                                | 6    | Schedule D – Part 2 – Section 2                                                              | E12  |
| Asset Valuation Reserve (Replications (Synthetic) Assets                                                   | 32   | Schedule D – Part 3                                                                          | E13  |
| Asset Valuation Reserve Default Component                                                                  | 27   | Schedule D – Part 4                                                                          | E14  |
| Asset Valuation Reserve Equity Component                                                                   | 29   | Schedule D – Part 5                                                                          | E15  |
| Asset Valuation Reserve                                                                                    | 26   | Schedule D – Part 6 – Section 1                                                              | E16  |
| Assets                                                                                                     | 2    | Schedule D – Part 6 – Section 2                                                              | E16  |
| Cash Flow                                                                                                  | 5    | Schedule D – Summary By Country                                                              | SI04 |
| Exhibit 1 – Part 1 – Premiums and Annuity Considerations for Life and Accident and Health Contracts        | 9    | Schedule D – Verification Between Years                                                      | SI03 |
| Exhibit 1 – Part 2 – Refunds Applied, Reinsurance Commissions and Expense                                  | 10   | Schedule DA – Part 1                                                                         | E17  |
| Exhibit 2 – General Expenses                                                                               | 11   | Schedule DA – Part 2 – Verification Between Years                                            | SI10 |
| Exhibit 3 – Taxes, Licenses and Fees                                                                       | 11   | Schedule DB – Part A – Section 1                                                             | E18  |
| Exhibit 4 – Dividends                                                                                      | 11   | Schedule DB – Part A – Section 2                                                             | E19  |
| Exhibit 5 – Aggregate Reserve for Life Contracts                                                           | 12   | Schedule DB – Part A – Verification Between Years                                            | SI11 |
| Exhibit 5 – Interrogatories                                                                                | 13   | Schedule DB – Part B – Section 1                                                             | E20  |
| Exhibit 5A – Changes in Bases of Valuation During The Year                                                 | 13   | Schedule DB – Part B – Section 2                                                             | E21  |
| Exhibit 6 – Aggregate Reserves for Accident and Health Contracts                                           | 14   | Schedule DB – Part B – Verification Between Years                                            | SI11 |
| Exhibit 7 – Deposit-Type Contracts                                                                         | 14   | Schedule DB – Part C – Section 1                                                             | SI12 |
| Exhibit 8 – Claims for Life and Accident and Health Contracts - Part 1                                     | 15   | Schedule DB – Part C – Section 2                                                             | SI13 |
| Exhibit 8 – Claims for Life and Accident and Health Contracts - Part 2                                     | 16   | Schedule DB – Part D – Section 1                                                             | E22  |
| Exhibit of Capital Gains (Losses)                                                                          | 8    | Schedule DB – Part D – Section 2                                                             | E23  |
| Exhibit of Life Insurance                                                                                  | 24   | Schedule DB – Verification                                                                   | SI14 |
| Exhibit of Net Investment Income                                                                           | 8    | Schedule DL – Part 1                                                                         | E24  |
| Exhibit of Nonadmitted Assets                                                                              | 17   | Schedule DL – Part 2                                                                         | E25  |
| Exhibit of Number of Certificates for Supplementary Contracts, Annuities and Accident and Health Insurance | 24   | Schedule E – Part 1 – Cash                                                                   | E26  |
| Five-Year Historical Data                                                                                  | 21   | Schedule E – Part 2 – Cash Equivalents                                                       | E27  |
| Form for Calculating the Interest Maintenance Reserve (IMR)                                                | 25   | Schedule E – Part 3 – Special Deposits                                                       | E28  |
| General Interrogatories                                                                                    | 19   | Schedule E – Verification Between Years                                                      | SI15 |
| Jurat Page                                                                                                 | 1    | Schedule F                                                                                   | 33   |
| Liabilities, Surplus and Other Funds                                                                       | 3    | Schedule H – Accident and Health Exhibit – Part 1                                            | 34   |
| Life Insurance (State Page)                                                                                | 23   | Schedule H – Part 5 – Health Claims                                                          | 36   |
| Notes To Financial Statements                                                                              | 18   | Schedule H – Parts – 2, 3, and 4                                                             | 35   |
| Overflow Page For Write-Ins                                                                                | 52   | Schedule S – Part 1 – Section 1                                                              | 37   |
| Schedule A – Part 1                                                                                        | E01  | Schedule S – Part 1 – Section 2                                                              | 38   |
| Schedule A – Part 2                                                                                        | E02  | Schedule S – Part 2                                                                          | 39   |
| Schedule A – Part 3                                                                                        | E03  | Schedule S – Part 3 – Section 1                                                              | 40   |
| Schedule A – Verification Between Years                                                                    | SI02 | Schedule S – Part 3 – Section 2                                                              | 41   |
| Schedule B – Part 1                                                                                        | E04  | Schedule S – Part 4                                                                          | 42   |
| Schedule B – Part 2                                                                                        | E05  | Schedule S – Part 5                                                                          | 43   |
| Schedule B –Part 3                                                                                         | E06  | Schedule S – Part 6                                                                          | 44   |
| Schedule B – Verification Between Years                                                                    | SI02 | Schedule S – Part 7                                                                          | 45   |
| Schedule BA – Part 1                                                                                       | E07  | Schedule T – Part 2 – Interstate Compact                                                     | 46   |
| Schedule BA – Part 2                                                                                       | E08  | Schedule T – Premiums and Annuity Considerations                                             | 47   |
| Schedule BA –Part 3                                                                                        | E09  | Schedule Y – Information Concerning Activities of Insurer Members of a Holding Company Group | 48   |
| Schedule BA – Verification Between Years                                                                   | SI03 | Schedule Y – Part 1A – Detail of Insurance Holding Company System                            | 49   |
| Schedule D – Part 1                                                                                        | E10  | Schedule Y – Part 2 – Summary of Insurer's Transactions With Any Affiliates                  | 50   |
| Schedule D – Part 1A – Section 1                                                                           | SI05 | Summary Investment Schedule                                                                  | SI01 |
| Schedule D – Part 1A – Section 2                                                                           | SI08 | Summary of Operations                                                                        | 4    |
|                                                                                                            |      | Supplemental Exhibits and Schedules Interrogatories                                          | 51   |