



ANNUAL STATEMENT

For the Year Ended December 31, 2016

of the Condition and Affairs of the

CZECH CATHOLIC UNION

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

NAIC Company Code..... 56324

Employer's ID Number..... 34-0105780

Organized under the Laws of OH

State of Domicile or Port of Entry OH

Country of Domicile US

Incorporated/Organized.....

Commenced Business.....

Statutory Home Office

5349 DOLLOFF ROAD..... CLEVELAND OH US 44127
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office

5349 DOLLOFF ROAD..... CLEVELAND OH US..... 44127
(Street and Number) (City or Town, State, Country and Zip Code)

216-341-0444
(Area Code) (Telephone Number)

Mail Address

5349 DOLLOFF ROAD..... CLEVELAND OH US 44127
(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records

5349 DOLLOFF ROAD..... CLEVELAND OH US 44127
(Street and Number) (City or Town, State, Country and Zip Code)

216-341-0444
(Area Code) (Telephone Number)

Internet Web Site Address

WWW.CZECHCCU.ORG

Statutory Statement Contact

ROBERT L CERMAK
(Name)
INSURANCE@CZECHCCU.ORG
(E-Mail Address)

216-341-0444
(Area Code) (Telephone Number) (Extension)
216-341-0711
(Fax Number)

OFFICERS

Name	Title	Name	Title
1. ROBERT L CERMAK	PRESIDENT	2. JANE M MILCZEWSKI	SECRETARY
3. AUDREY SCHMIDT	1ST VICE PRESIDENT	4. STEIMLA & ASSOCIATES	ACTUARY

OTHER

DIRECTORS OR TRUSTEES

KARLA MAHONEY	DOLORES JACKLIN	JOSEPH KOCAB	CINDY KVETON
MARYANN LANGEVIN	ANITA SCHAFER		

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)
ROBERT L CERMAK

1. (Printed Name)
PRESIDENT

(Title)

(Signature)
JANE M MILCZEWSKI

2. (Printed Name)
SECRETARY

(Title)

(Signature)
AUDREY SCHMIDT

3. (Printed Name)
1ST VICE PRESIDENT

(Title)

Subscribed and sworn to before me

a. Is this an original filing? Yes [X] No []

This _____ day of _____ 2017

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.....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	190,105
2.	Annuity considerations.....	1,643,476
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	1,833,581
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	34,706
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	34,706
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).....	34,706
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	206,403
10.	Matured endowments.....	2,500
11.	Annuity benefits.....	762,289
12.	Surrender values and withdrawals for life contracts.....	62,460
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	1,033,652
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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	7	30,898
17.	Incurred during current year.....	5	18,701
Settled during current year:			
18.1	By payment in full.....	1	4,463
18.2	By payment on compromised claims.....		
18.3	Total paid.....	1	4,463
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	1	4,463
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	11	45,136
POLICY EXHIBIT			
20.	In force December 31, prior year.....	3,704	18,909,146
21.	Issued during year.....	20	232,540
22.	Other changes to in force (net).....	(88)	(367,255)
23.	In force December 31, current year.....	3,636	18,774,431

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.....	NONE				
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
26. Totals (Line 24 + 25.7).....		0	0	0	0



LIFE INSURANCE

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

NAIC Group Code.....0

NAIC Society Code.....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		2,853
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		2,853
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		2,365
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		2,365
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).....		2,365
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		6,038
10. Matured endowments.....		1,000
11. Annuity benefits.....		
12. Surrender values and withdrawals for life contracts.....		5,021
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		12,059
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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....			
Settled during current year:			
18.1 By payment in full.....			
18.2 By payment on compromised claims.....			
18.3 Total paid.....	0		0
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	0		0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0		0
POLICY EXHIBIT			
20. In force December 31, prior year.....	235		1,233,002
21. Issued during year.....			2,365
22. Other changes to in force (net).....	(3)		(3,014)
23. In force December 31, current year.....	232		1,232,353

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....	NONE				
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
26. Totals (Line 24 + 25.7).....		0	0	0	0



LIFE INSURANCE

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

NAIC Group Code.....0

NAIC Society Code.....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		8,000
2. Annuity considerations.....		108,500
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		116,500
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		6,729
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		6,729
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).....		6,729
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		94,484
10. Matured endowments.....		
11. Annuity benefits.....		197,864
12. Surrender values and withdrawals for life contracts.....		10,959
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		303,307

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	.....3	.....14,045
17. Incurred during current year.....	.....1	.....1,045
Settled during current year:			
18.1 By payment in full.....	.....	.....
18.2 By payment on compromised claims.....	.....	.....
18.3 Total paid.....	.....0	.....0
18.4 Reduction by compromise.....	.....	.....
18.5 Amount rejected.....	.....	.....
18.6 Total settlements.....	.....0	.....0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.....4	.....15,090
POLICY EXHIBIT			
20. In force December 31, prior year.....	.....695	.....3,465,247
21. Issued during year.....	.....2	.....123,229
22. Other changes to in force (net).....	.....(29)	.....(221,488)
23. In force December 31, current year.....	.....668	.....3,366,988

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
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).....	0	0	0	0	0



LIFE INSURANCE

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

NAIC Group Code.....0

NAIC Society Code.....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	
2.	Annuity considerations.....	
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	0
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
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).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	
10.	Matured endowments.....	
11.	Annuity benefits.....	
12.	Surrender values and withdrawals for life contracts.....	
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	0

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....		
17.	Incurred during current year.....		
Settled during current year:			
18.1	By payment in full.....		
18.2	By payment on compromised claims.....		
18.3	Total paid.....	0	0
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	0	0
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT			
20.	In force December 31, prior year.....		
21.	Issued during year.....		
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	0	0

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.....				
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
26.	Totals (Line 24 + 25.7).....	0	0	0	0



LIFE INSURANCE

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

NAIC Group Code.....0

NAIC Society Code.....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		3,000
2. Annuity considerations.....		4,200
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		7,200
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		817
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		817
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).....		817
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		3,196
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		3,196

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....			
Settled during current year:			
18.1 By payment in full.....			
18.2 By payment on compromised claims.....			
18.3 Total paid.....	0		0
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	0		0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0		0
POLICY EXHIBIT			
20. In force December 31, prior year.....	84		436,270
21. Issued during year.....	(3)		8,117
22. Other changes to in force (net).....	1		(10,544)
23. In force December 31, current year.....	82		433,843

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....	NONE				
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
26. Totals (Line 24 + 25.7).....		0	0	0	0



LIFE INSURANCE

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

NAIC Group Code.....0

NAIC Society Code.....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		1,252
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		1,252
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		991
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		991
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).....		991
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		6,691
10. Matured endowments.....		
11. Annuity benefits.....		94,535
12. Surrender values and withdrawals for life contracts.....		1,352
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		102,578

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		1	3,463
17. Incurred during current year.....			
Settled during current year:			
18.1 By payment in full.....			3,463
18.2 By payment on compromised claims.....			
18.3 Total paid.....		0	3,463
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		0	3,463
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		1	0
POLICY EXHIBIT			
20. In force December 31, prior year.....		89	543,723
21. Issued during year.....			991
22. Other changes to in force (net).....		(2)	(1,722)
23. In force December 31, current year.....		87	542,992

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
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).....	0	0	0	0	0

NONE



LIFE INSURANCE

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

NAIC Group Code.....0

NAIC Society Code.....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		8,000
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		8,000
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		1,962
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		1,962
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).....		1,962
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		25,183
10. Matured endowments.....		
11. Annuity benefits.....		857
12. Surrender values and withdrawals for life contracts.....		11,949
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		37,989
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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....	1		8,779
Settled during current year:			
18.1 By payment in full.....			
18.2 By payment on compromised claims.....			
18.3 Total paid.....	0		0
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	0		0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1		8,779
POLICY EXHIBIT			
20. In force December 31, prior year.....	239		1,115,742
21. Issued during year.....			9,962
22. Other changes to in force (net).....	(8)		(39,280)
23. In force December 31, current year.....	231		1,086,424

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....	NONE				
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
26. Totals (Line 24 + 25.7).....		0	0	0	0



LIFE INSURANCE

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

NAIC Group Code.....0

NAIC Society Code.....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		33,000
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		33,000
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		1,675
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		1,675
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).....		1,675
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		10,719
10. Matured endowments.....		
11. Annuity benefits.....		700
12. Surrender values and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		11,419

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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number of Certificates	Amount
16. Unpaid December 31, prior year.....	1	3,390
17. Incurred during current year.....	2	7,877
Settled during current year:		
18.1 By payment in full.....		
18.2 By payment on compromised claims.....		
18.3 Total paid.....	0	0
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	11,267
POLICY EXHIBIT		
20. In force December 31, prior year.....	126	915,747
21. Issued during year.....	3	34,675
22. Other changes to in force (net).....	7	48,545
23. In force December 31, current year.....	136	998,967

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....	NONE				
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
26. Totals (Line 24 + 25.7).....		0	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF THE STATE OF NEW YORK DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	8,000
2.	Annuity considerations.....	66,000
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	74,000
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	933
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	933
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).....	933
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	9,546
10.	Matured endowments.....	
11.	Annuity benefits.....	2,000
12.	Surrender values and withdrawals for life contracts.....	
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	11,546

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....		
17.	Incurred during current year.....		
Settled during current year:			
18.1	By payment in full.....		
18.2	By payment on compromised claims.....		
18.3	Total paid.....	0	0
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	0	0
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT			
20.	In force December 31, prior year.....	95	413,566
21.	Issued during year.....	4	8,933
22.	Other changes to in force (net).....	(1)	(7,560)
23.	In force December 31, current year.....	98	414,939

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.....	NONE				
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
26. Totals (Line 24 + 25.7).....		0	0	0	0



LIFE INSURANCE

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

NAIC Group Code.....0

NAIC Society Code.....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	26,000
2.	Annuity considerations.....	1,464,776
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	1,490,776
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	17,947
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	17,947
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).....	17,947
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	48,239
10.	Matured endowments.....	1,500
11.	Annuity benefits.....	466,333
12.	Surrender values and withdrawals for life contracts.....	33,179
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	549,251

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	2	10,000
17.	Incurred during current year.....		
Settled during current year:			
18.1	By payment in full.....		
18.2	By payment on compromised claims.....		
18.3	Total paid.....	0	0
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	0	0
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	10,000
POLICY EXHIBIT			
20.	In force December 31, prior year.....	1,999	10,077,435
21.	Issued during year.....	12	33,947
22.	Other changes to in force (net).....	(52)	(134,194)
23.	In force December 31, current year.....	1,959	9,977,188

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.....	NONE				
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
26. Totals (Line 24 + 25.7).....		0	0	0	0



LIFE INSURANCE

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

NAIC Group Code.....0 NAIC Society Code.....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	100,000
2.	Annuity considerations.....	
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	100,000
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	966
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	966
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).....	966
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	2,307
10.	Matured endowments.....	
11.	Annuity benefits.....	
12.	Surrender values and withdrawals for life contracts.....	
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	2,307
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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....		
17.	Incurred during current year.....	1	1,000
Settled during current year:			
18.1	By payment in full.....	1	1,000
18.2	By payment on compromised claims.....		
18.3	Total paid.....	1	1,000
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	1	1,000
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT			
20.	In force December 31, prior year.....	110	470,588
21.	Issued during year.....	2	10,000
22.	Other changes to in force (net).....	(1)	692
23.	In force December 31, current year.....	111	481,280

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.....	NONE				
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
26. Totals (Line 24 + 25.7).....		0	0	0	0



LIFE INSURANCE

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

NAIC Group Code.....0

NAIC Society Code.....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	
2.	Annuity considerations.....	
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	0
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	321
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	321
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).....	321
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	
10.	Matured endowments.....	
11.	Annuity benefits.....	
12.	Surrender values and withdrawals for life contracts.....	
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	0
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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....		
17.	Incurred during current year.....		
Settled during current year:			
18.1	By payment in full.....		
18.2	By payment on compromised claims.....		
18.3	Total paid.....	0	0
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	0	0
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT			
20.	In force December 31, prior year.....	32	237,826
21.	Issued during year.....		321
22.	Other changes to in force (net).....		1,310
23.	In force December 31, current year.....	32	239,457

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.....	NONE				
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
26. Totals (Line 24 + 25.7).....		0	0	0	0

CZECH CATHOLIC UNION

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, prior year.....	89,541
2. Current year's realized pre-tax capital gains/(losses) of \$.....0 transferred into the reserve net of taxes of \$.....0.....	0
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).....	89,541
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4).....	9,779
6. Reserve as of December 31, current year (Line 4 minus Line 5).....	79,762

Amortization

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released from the Reserve	4 Balance Before Reduction for the Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2016.....	9,779			9,779
2. 2017.....	7,623			7,623
3. 2018.....	5,541			5,541
4. 2019.....	4,193			4,193
5. 2020.....	3,774			3,774
6. 2021.....	3,778			3,778
7. 2022.....	3,979			3,979
8. 2023.....	4,199			4,199
9. 2024.....	4,377			4,377
10. 2025.....	4,695			4,695
11. 2026.....	4,963			4,963
12. 2027.....	5,015			5,015
13. 2028.....	5,020			5,020
14. 2029.....	5,049			5,049
15. 2030.....	4,846			4,846
16. 2031.....	4,395			4,395
17. 2032.....	3,776			3,776
18. 2033.....	3,007			3,007
19. 2034.....	2,096			2,096
20. 2035.....	1,260			1,260
21. 2036.....	584			584
22. 2037.....	64			64
23. 2038.....	(328)			(328)
24. 2039.....	(571)			(571)
25. 2040.....	(558)			(558)
26. 2041.....	(436)			(436)
27. 2042.....	(320)			(320)
28. 2043.....	(209)			(209)
29. 2044.....	(55)			(55)
30. 2045.....				0
31. 2046 and Later.....				0
32. Total (Lines 1 to 31).....	89,536	0	0	89,536

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year.....	181,635		181,635	92,762	3,258	96,021	277,655
2. Realized capital gains/(losses) net of taxes - General Account.....			0	(782)		(782)	(782)
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.....	57,319		57,319			0	57,319
8. Accumulated balances (Lines 1 through 5, minus 6 plus 7).....	238,954	0	238,954	91,980	3,258	95,239	334,193
9. Maximum reserve.....	238,932		238,932	69,929	3,412	73,342	312,273
10. Reserve objective.....	162,479		162,479	69,929	3,412	73,342	235,821
11. 20% of (Line 10 minus Line 8).....	(15,295)	0	(15,295)	(4,410)	31	(4,379)	(19,674)
12. Balance before transfers (Lines 8 + 11).....	223,659	0	223,659	87,570	3,289	90,859	314,518
13. Transfers.....			0			0	0
14. Voluntary contribution.....	15,273		15,273		123	123	15,396
15. Adjustment down to maximum/up to zero.....			0	(17,641)		(17,641)	(17,641)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15).....	238,932	0	238,932	69,929	3,412	73,341	312,273

ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

Line Number	NAIC Desig- nation	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.....	186,700	XXX	XXX	186,700	0.0000	0	0.0000	0	0.0000	0
2	1	Highest quality.....	6,342,596	XXX	XXX	6,342,596	0.0004	2,537	0.0023	14,588	0.0030	19,028
3	2	High quality.....	8,409,607	XXX	XXX	8,409,607	0.0019	15,978	0.0058	48,776	0.0090	75,686
4	3	Medium quality.....	1,495,381	XXX	XXX	1,495,381	0.0093	13,907	0.0230	34,394	0.0340	50,843
5	4	Low quality.....	777,061	XXX	XXX	777,061	0.0213	16,551	0.0530	41,184	0.0750	58,280
6	5	Lower quality.....	186,706	XXX	XXX	186,706	0.0432	8,066	0.1100	20,538	0.1700	31,740
7	6	In or near default.....	11,399	XXX	XXX	11,399	0.0000	0	0.2000	2,280	0.2000	2,280
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).....	17,409,450	XXX	XXX	17,409,450	XXX	57,039	XXX	161,759	XXX	237,857
		PREFERRED STOCKS										
10	1	Highest quality.....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
11	2	High quality.....	25,000	XXX	XXX	25,000	0.0019	48	0.0058	145	0.0090	225
12	3	Medium quality.....	25,000	XXX	XXX	25,000	0.0093	233	0.0230	575	0.0340	850
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).....	50,000	XXX	XXX	50,000	XXX	280	XXX	720	XXX	1,075
		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).....	17,459,450	XXX	XXX	17,459,450	XXX	57,319	XXX	162,479	XXX	238,932

ASSET VALUATION RESERVE (continued)

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)
28		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.....			XXX.....	.....0	.....0.0010	.....0	.....0.0050	.....0	.....0.0065	.....0
		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).....	.....0	.....0	XXX.....	.....0	.....XXX.....	.....0	.....XXX.....	.....0	.....XXX.....	.....0
		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).....	.....0	.....0	XXX.....	.....0	.....XXX.....	.....0	.....XXX.....	.....0	.....XXX.....	.....0

ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Equity and Other Invested Asset Component

Line Number	NAIC Desig- nation	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.....	349,647	XXX	XXX	349,647	0.0000	0	(a).....0.2000	69,929	(a).....0.2000	69,929
2		Unaffiliated private.....		XXX	XXX	0	0.0000	0	.....0.1600	0	.....0.1600	0
3		Federal Home Loan Bank.....		XXX	XXX	0	0.0000	0	.....0.0050	0	.....0.0080	0
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).....	349,647	0	0	349,647	XXX	0	XXX	69,929	XXX	69,929
		REAL ESTATE										
18		Home office property (General Account only).....	45,496			45,496	0.0000	0	.....0.0750	3,412	.....0.0750	3,412
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).....	45,496	0	0	45,496	XXX	0	XXX	3,412	XXX	3,412
		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 - Equity
NONE

Asset Valuation Reserve - Equity
NONE

Asset Valuation Reserve - Replications (Synthetic) Assets
NONE

Sch. F - Claims
NONE

Sch. H - Pt. 1
NONE

Sch. H - Pt. 2
NONE

Sch. H - Pt. 3
NONE

Sch. H - Pt. 4
NONE

Sch. H - Pt. 5
NONE

Sch. S - Pt. 1 - Sn. 1
NONE

Sch. S - Pt. 1 - Sn. 2
NONE

Sch. S - Pt. 2
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 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount In Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates														
88099.....	75-1608507....	06/17/1995	OPTIMUM REINSURANCE COMPANY.....	TX.....	YRT/L.....	LIFE.....	.....82,500	.....	.....	.....	.....	.....	.....	.....
0899999.	Total - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates.....						.....82,500	......0	......0	......0	......0	......0	......0	......0
1099999.	Total - General Account - Authorized - Non-Affiliates.....						.....82,500	......0	......0	......0	......0	......0	......0	......0
1199999.	Total - General Account - Authorized.....						.....82,500	......0	......0	......0	......0	......0	......0	......0
3499999.	Total - General Account - Authorized, Unauthorized and Certified.....						.....82,500	......0	......0	......0	......0	......0	......0	......0
6999999.	Total U.S.....						.....82,500	......0	......0	......0	......0	......0	......0	......0
9999999.	Total.....						.....82,500	......0	......0	......0	......0	......0	......0	......0

Sch. S - Pt. 3 - Sn. 2
NONE

Sch. S - Pt. 4
NONE

Sch. S - Pt. 5
NONE

Sch. S - Pt. 6
NONE

Sch. S - Pt. 7
NONE

SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.			Direct Business Only				6
			1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	
						5 Deposit-Type Contracts	Totals
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	.....2,727	.....108,500			.....111,227
15.	Indiana.....	IN					.....0
16.	Iowa.....	IA	.....2,853				.....2,853
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	.....596	.....4,200			.....4,796
24.	Minnesota.....	MN	.....1,252				.....1,252
25.	Mississippi.....	MS					.....0
26.	Missouri.....	MO	.....1,266				.....1,266
27.	Montana.....	MT					.....0
28.	Nebraska.....	NE	.....3,672				.....3,672
29.	Nevada.....	NV					.....0
30.	New Hampshire.....	NH					.....0
31.	New Jersey.....	NJ					.....0
32.	New Mexico.....	NM					.....0
33.	New York.....	NY	.....4,690	.....66,000			.....70,690
34.	North Carolina.....	NC					.....0
35.	North Dakota.....	ND					.....0
36.	Ohio.....	OH	.....17,178	.....1,464,776			.....1,481,954
37.	Oklahoma.....	OK					.....0
38.	Oregon.....	OR					.....0
39.	Pennsylvania.....	PA	.....1,809				.....1,809
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.....		.....36,043	.....1,643,476	.....0	.....0	.....1,679,519

Sch. Y - Pt. 1A
NONE

Sch. Y - Pt. 2
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?		NO
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?		NO
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?		YES
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?		NO
38. Will the Accident and Health Policy Experience Exhibit be filed by April 1?		NO
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?	NO
44. Will the Supplemental XXX/AXXX Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
AUGUST FILING	
45. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- EXPLANATIONS:
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36. The data for this supplement is not required to be filed.

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SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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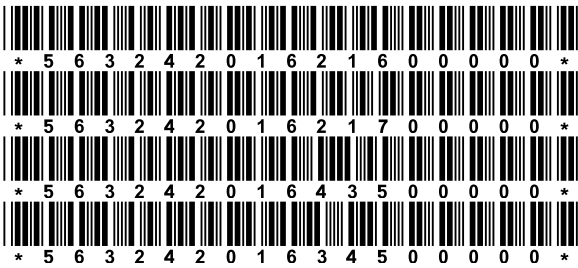


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2016 ALPHABETICAL INDEX
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