



# 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

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

## OTHER

<b>DIRECTORS OR TRUSTEES</b>			
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	(Signature) JANE M MILCZEWSKI	(Signature) AUDREY SCHMIDT
1. (Printed Name) PRESIDENT	2. (Printed Name) SECRETARY	3. (Printed Name) 1ST VICE PRESIDENT
(Title)	(Title)	(Title)

Subscribed and sworn to before me  
This \_\_\_\_\_ day of \_\_\_\_\_ 2017

a. Is this an original filing?  
b. If no     1. State the amendment number  
                  2. Date filed  
                  3. Number of pages attached

Yes [ X ] No [ ]



## 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 Number of Certificates	2 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 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 IOWA DURING THE YEAR

NAIC Group Code....0

NAIC Society Code....56324

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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
<b>DIRECT REFUNDS TO MEMBERS</b>		
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
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

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	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
<b>POLICY EXHIBIT</b>		
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.....					
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 ILLINOIS DURING THE YEAR

NAIC Group Code....0

NAIC Society Code....56324

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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
<b>DIRECT REFUNDS TO MEMBERS</b>		
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
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

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>		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
<b>POLICY EXHIBIT</b>			
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

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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
<b>DIRECT REFUNDS TO MEMBERS</b>		
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
Annuites:		
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
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

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	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
<b>POLICY EXHIBIT</b>		
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 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 MICHIGAN DURING THE YEAR

NAIC Group Code....0

NAIC Society Code....56324

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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
<b>DIRECT REFUNDS TO MEMBERS</b>		
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
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

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>		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
<b>POLICY EXHIBIT</b>			
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.....					
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 MINNESOTA DURING THE YEAR

NAIC Group Code....0

NAIC Society Code....56324

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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
<b>DIRECT REFUNDS TO MEMBERS</b>		
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
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

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>		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
<b>POLICY EXHIBIT</b>			
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

**LIFE INSURANCE**

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

NAIC Group Code....0

NAIC Society Code....56324

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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
<b>DIRECT REFUNDS TO MEMBERS</b>		
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
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

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>		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
<b>POLICY EXHIBIT</b>			
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.....					
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 NEBRASKA DURING THE YEAR

NAIC Group Code....0

NAIC Society Code....56324

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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
<b>DIRECT REFUNDS TO MEMBERS</b>		
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
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

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>		1 Number of Certificates	2 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
<b>POLICY EXHIBIT</b>			
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.....					
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 NEW YORK DURING THE YEAR

NAIC Group Code....0

NAIC Society Code....56324

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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
<b>DIRECT REFUNDS TO MEMBERS</b>		
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
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

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	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
<b>POLICY EXHIBIT</b>		
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 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 OHIO DURING THE YEAR

NAIC Group Code....0

NAIC Society Code....56324

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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
<b>DIRECT REFUNDS TO MEMBERS</b>		
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
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

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>		1 Number of Certificates	2 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
<b>POLICY EXHIBIT</b>			
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 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 PENNSYLVANIA DURING THE YEAR

NAIC Group Code....0

NAIC Society Code....56324

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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
<b>DIRECT REFUNDS TO MEMBERS</b>		
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
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

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>		1 Number of Certificates	2 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
<b>POLICY EXHIBIT</b>			
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 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 WISCONSIN DURING THE YEAR

NAIC Group Code....0

NAIC Society Code....56324

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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
<b>DIRECT REFUNDS TO MEMBERS</b>		
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
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

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>		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
<b>POLICY EXHIBIT</b>			
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 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

## 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 Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>LONG-TERM BONDS</b>												
1		Exempt obligations.....	186,700	XXX.....	XXX.....	186,700	0.0000	0	0.0000	0	0.0000	
2	1	Highest quality.....	6,342,596	XXX.....	XXX.....	6,342,596	0.0004	2,537	0.0023	14,588	0.0030	
3	2	High quality.....	8,409,607	XXX.....	XXX.....	8,409,607	0.0019	15,978	0.0058	48,776	0.0090	
4	3	Medium quality.....	1,495,381	XXX.....	XXX.....	1,495,381	0.0093	13,907	0.0230	34,394	0.0340	
5	4	Low quality.....	777,061	XXX.....	XXX.....	777,061	0.0213	16,551	0.0530	41,184	0.0750	
6	5	Lower quality.....	186,706	XXX.....	XXX.....	186,706	0.0432	8,066	0.1100	20,538	0.1700	
7	6	In or near default.....	11,399	XXX.....	XXX.....	11,399	0.0000	0	0.2000	2,280	0.2000	
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.....	
<b>PREFERRED STOCKS</b>												
10	1	Highest quality.....		XXX.....	XXX.....	0	0.0004	0	0.0023	0	0.0030	
11	2	High quality.....	25,000	XXX.....	XXX.....	25,000	0.0019	48	0.0058	145	0.0090	
12	3	Medium quality.....	25,000	XXX.....	XXX.....	25,000	0.0093	233	0.0230	575	0.0340	
13	4	Low quality.....		XXX.....	XXX.....	0	0.0213	0	0.0530	0	0.0750	
14	5	Lower quality.....		XXX.....	XXX.....	0	0.0432	0	0.1100	0	0.1700	
15	6	In or near default.....		XXX.....	XXX.....	0	0.0000	0	0.2000	0	0.2000	
16		Affiliated life with AVR.....		XXX.....	XXX.....	0	0.0000	0	0.0000	0	0.0000	
17		Total preferred stocks (sum of Lines 10 through 16).....	50,000	XXX.....	XXX.....	50,000	XXX.....	280	XXX.....	720	XXX.....	
<b>SHORT-TERM BONDS</b>												
18		Exempt obligations.....		XXX.....	XXX.....	0	0.0000	0	0.0000	0	0.0000	
19	1	Highest quality.....		XXX.....	XXX.....	0	0.0004	0	0.0023	0	0.0030	
20	2	High quality.....		XXX.....	XXX.....	0	0.0019	0	0.0058	0	0.0090	
21	3	Medium quality.....		XXX.....	XXX.....	0	0.0093	0	0.0230	0	0.0340	
22	4	Low quality.....		XXX.....	XXX.....	0	0.0213	0	0.0530	0	0.0750	
23	5	Lower quality.....		XXX.....	XXX.....	0	0.0432	0	0.1100	0	0.1700	
24	6	In or near default.....		XXX.....	XXX.....	0	0.0000	0	0.2000	0	0.2000	
25		Total short-term bonds (sum of Lines 18 through 24).....	0	XXX.....	XXX.....	0	XXX.....	0	XXX.....	0	XXX.....	
<b>DERIVATIVE INSTRUMENTS</b>												
26		Exchange traded.....		XXX.....	XXX.....	0	0.0004	0	0.0023	0	0.0030	
27	1	Highest quality.....		XXX.....	XXX.....	0	0.0004	0	0.0023	0	0.0030	
28	2	High quality.....		XXX.....	XXX.....	0	0.0019	0	0.0058	0	0.0090	
29	3	Medium quality.....		XXX.....	XXX.....	0	0.0093	0	0.0230	0	0.0340	
30	4	Low quality.....		XXX.....	XXX.....	0	0.0213	0	0.0530	0	0.0750	
31	5	Lower quality.....		XXX.....	XXX.....	0	0.0432	0	0.1100	0	0.1700	
32	6	In or near default.....		XXX.....	XXX.....	0	0.0000	0	0.2000	0	0.2000	
33		Total derivative instruments.....		XXX.....	XXX.....	0	XXX.....	0	XXX.....	0	XXX.....	
34		Total (Lines 9 + 17 + 25 + 33).....	17,459,450	XXX.....	XXX.....	17,459,450	XXX.....	57,319	XXX.....	162,479	XXX.....	

## ASSET VALUATION RESERVE (continued)

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

## Default Component

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

## ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Equity and Other Invested Asset Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17		<b>COMMON STOCK</b>										
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
5		Affiliated Investment Subsidiary:										
6		Fixed income exempt obligations.....				0	XXX.....		XXX.....		XXX.....	
7		Fixed income highest quality.....				0	XXX.....		XXX.....		XXX.....	
8		Fixed income high quality.....				0	XXX.....		XXX.....		XXX.....	
9		Fixed income medium quality.....				0	XXX.....		XXX.....		XXX.....	
10		Fixed income low quality.....				0	XXX.....		XXX.....		XXX.....	
11		Fixed income lower quality.....				0	XXX.....		XXX.....		XXX.....	
12		Fixed income in or near default.....				0	XXX.....		XXX.....		XXX.....	
13		Unaffiliated common stock public.....				0	0.0000	0	(a).....0.1600	0	(a).....0.1600	0
14		Unaffiliated common stock private.....				0	0.0000	0	0.1600	0	0.1600	0
15		Real estate.....		XXX.....	XXX.....	0	0.0000	0	0.1300	0	0.1300	0
16		Affiliated - certain other (see SVO Purposes and Procedures Manual).....		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
18 19 20 21		<b>REAL ESTATE</b>										
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
22 23 24 25 26 27 28 29	1 2 3 4 5 6	<b>OTHER INVESTED ASSETS</b>										
		<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS</b>										
22		Exempt obligations.....		XXX.....	XXX.....	0	0.0000	0	0.0000	0	0.0000	0
23		Highest quality.....		XXX.....	XXX.....	0	0.0004	0	0.0023	0	0.0030	0
24		High quality.....		XXX.....	XXX.....	0	0.0019	0	0.0058	0	0.0090	0
25		Medium quality.....		XXX.....	XXX.....	0	0.0093	0	0.0230	0	0.0340	0
26		Low quality.....		XXX.....	XXX.....	0	0.0213	0	0.0530	0	0.0750	0
27		Lower quality.....		XXX.....	XXX.....	0	0.0432	0	0.1100	0	0.1700	0
28		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/I.....	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					
	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	6 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**

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:

## BARCODES:

1.

2.

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5.

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



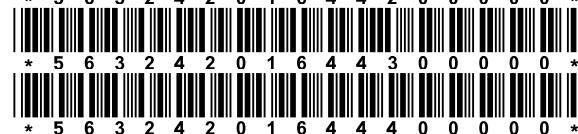
11. The data for this supplement is not required to be filed.

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



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



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



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



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



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



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



## **SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

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

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39.

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

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

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