



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

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

Western-Southern Life Assurance Company

NAIC Group Code 0836 0836 NAIC Company Code 92622 Employer's ID Number 31-1000236
(Current) (Prior)

Organized under the Laws of Ohio, State of Domicile or Port of Entry OH

Country of Domicile United States of America

Incorporated/Organized 12/01/1980 Commenced Business 03/05/1981

Statutory Home Office _____ 400 Broadway _____, Cincinnati , OH, US 45202
(Street and Number) _____ (City or Town, State, Country and Zip Code)

(City or Town, State, County and Zip Code) (Area Code) (Telephone Number)

Mail Address 400 Broadway, Cincinnati, OH, US 45202
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 400 Broadway
(Street and Number)
Cincinnati , OH, US 45202 , 513-629-1800
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address WWW.WesternSouthernLife.com

Statutory Statement Contact Wade Matthew Fugate, 513-629-1402
(Name) (Area Code) (Telephone Number)
CompAcctGrp@WesternSouthernLife.com, 513-629-1871
(E-mail Address) (FAX Number)

OFFICERS

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

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

DIRECTORS OR TRUSTEES

State of Ohio SS: _____
County of Hamilton _____

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

John Finn Barrett
Chairman of Board, President & CEO

Donald Joseph Wuebbling
Secretary and Counsel

Wade Matthew Fugate
VP and Controller

Subscribed and sworn to before me this
22nd day of February, 2017

a. Is this an original filing?

b. If no,

1. State the amendment number
2. Date filed
3. Number of pages attached



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Alabama

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,559,121		0	0	0	1,559,121
2. Annuity considerations	2,494,526		0	0	0	2,494,526
3. Deposit-type contract funds		XXX			XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)	4,053,647		0	0	0	4,053,647
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)	0		0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0		0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0		0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	144,901		0	0	0	.144,901
10. Matured endowments	809		0	0	0	809
11. Annuity benefits	6,056,591		0	414	0	6,057,005
12. Surrender values and withdrawals for life contracts	9,844,205		0	0	0	9,844,205
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0		0	0	0	0
14. All other benefits, except accident and health	198,950		0	0	0	.198,950
15. Totals	16,245,456		0	414	0	16,245,870
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page	0		0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0		0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year									0	0
17. Incurred during current year	6	151,586	0	0	0	0	0	0	6	.151,586
Settled during current year:										
18.1 By payment in full	5	145,710		0	0	0	0	0	5	.145,710
18.2 By payment on compromised claims									0	0
18.3 Totals paid	5	145,710	0	0	0	0	0	0	5	.145,710
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	5	145,710	0	0	0	0	0	0	5	.145,710
19. Unpaid Dec. 31, current year (16+17-18.6)	1	5,876	0	0	0	0	0	0	1	5,876
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	562	91,714,648	0	(a)	0	0	0	0	562	.91,714,648
21. Issued during year	22	2,555,950							22	.2,555,950
22. Other changes to in force (Net)	(25)	(5,704,435)							(25)	-(5,704,435)
23. In force December 31 of current year	559	88,566,163	0	(a)	0	0	0	0	559	.88,566,163

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Alaska

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		55,384	0	0	0	55,384
2. Annuity considerations			XXX		XXX	0
3. Deposit-type contract funds						0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		55,384	0	0	0	55,384
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits		63,577	0	0	0	63,577
12. Surrender values and withdrawals for life contracts		151,416	0	0	0	151,416
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		214,993	0	0	0	214,993
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year									0	0
17. Incurred during current year									0	0
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	.65	5,035,884	0	(a)		0	0	0	.65	5,035,884
21. Issued during year						0	0	0	0	0
22. Other changes to in force (Net)	6	207,779							6	207,779
23. In force December 31 of current year	71	5,243,663	0	(a)		0	0	0	71	5,243,663

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Arizona

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		1,069,117	0	0	0	1,069,117
2. Annuity considerations		1,633,417	0	0	0	1,633,417
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		2,702,534	0	0	0	2,702,534
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		1,296,641	0	0	0	1,296,641
10. Matured endowments		40,939	0	0	0	40,939
11. Annuity benefits		3,467,718	0	720	0	3,468,438
12. Surrender values and withdrawals for life contracts		6,453,885	0	0	0	6,453,885
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		173,515	0	0	0	173,515
15. Totals		11,432,698	0	720	0	11,433,418
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year	6	221,655	0	0	0	0	0	0	6	221,655
17. Incurred during current year	29	1,510,157	0	0	0	0	0	0	29	1,510,157
Settled during current year:										
18.1 By payment in full	31	1,337,580		0	0	0	0	0	31	1,337,580
18.2 By payment on compromised claims				0	0	0	0	0		0
18.3 Totals paid	31	1,337,580	0	0	0	0	0	0	31	1,337,580
18.4 Reduction by compromise				0	0	0	0	0		0
18.5 Amount rejected				0	0	0	0	0		0
18.6 Total settlements	31	1,337,580	0	0	0	0	0	0	31	1,337,580
19. Unpaid Dec. 31, current year (16+17-18.6)	4	394,232	0	0	0	0	0	0	4	394,232
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,739	232,639,437	0	(a)	0	0	0	0	1,739	232,639,437
21. Issued during year	68	13,587,698							68	13,587,698
22. Other changes to in force (Net)	(101)	(6,282,454)							(101)	(6,282,454)
23. In force December 31 of current year	1,706	239,944,681	0	(a)	0	0	0	0	1,706	239,944,681

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Arkansas

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		521,018	0	0	0	521,018
2. Annuity considerations		13,681,959	0	0	0	13,681,959
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		14,202,977	0	0	0	14,202,977
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		200,399	0	0	0	200,399
10. Matured endowments						0
11. Annuity benefits		3,786,033	0	0	0	3,786,033
12. Surrender values and withdrawals for life contracts		9,941,858	0	0	0	9,941,858
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		57,793	0	0	0	57,793
15. Totals		13,986,083	0	0	0	13,986,083
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year									0	0
17. Incurred during current year	4	200,399	0	0	0	0	0	0	4	200,399
Settled during current year:										
18.1 By payment in full	4	200,399		0	0	0	0	0	4	200,399
18.2 By payment on compromised claims									0	0
18.3 Totals paid	4	200,399	0	0	0	0	0	0	4	200,399
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	4	200,399	0	0	0	0	0	0	4	200,399
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	331	38,983,771	0	(a)		0	0	0	331	38,983,771
21. Issued during year	7	721,817				0	0	0	7	721,817
22. Other changes to in force (Net)	(9)	(402,885)							(9)	(402,885)
23. In force December 31 of current year	329	39,302,703	0	(a)		0	0	0	329	39,302,703

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF California

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		6,670,658	0	0	0	6,670,658
2. Annuity considerations		6,862,213	0	0	0	6,862,213
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		13,532,871	0	0	0	13,532,871
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		6,863,670	0	0	0	6,863,670
10. Matured endowments		12,815	0	0	0	12,815
11. Annuity benefits		5,506,756	0	0	0	5,506,756
12. Surrender values and withdrawals for life contracts		17,469,287	0	0	0	17,469,287
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		489,087	0	0	0	489,087
15. Totals		30,341,615	0	0	0	30,341,615
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year	4	665,388	0	0	0	0	0	0	4	.665,388
17. Incurred during current year .....	.56	6,269,854	0	0	0	0	0	0	.56	6,269,854
Settled during current year:										
18.1 By payment in full .....	.58	6,876,485		0		0		0	.58	6,876,485
18.2 By payment on compromised claims								0		0
18.3 Totals paid .....	.58	6,876,485	0	0	0	0	0	0	.58	6,876,485
18.4 Reduction by compromise								0		0
18.5 Amount rejected								0		0
18.6 Total settlements .....	.58	6,876,485	0	0	0	0	0	0	.58	6,876,485
19. Unpaid Dec. 31, current year (16+17-18.6)	2	58,758	0	0	0	0	0	0	2	58,758
POLICY EXHIBIT					5 No. of Policies					
20. In force December 31, prior year	8,295	1,533,055,243	0	(a)	0	0	0	0	8,295	1,533,055,243
21. Issued during year	716	84,019,298						0	716	84,019,298
22. Other changes to in force (Net)	(642)	(116,272,935)							(642)	(116,272,935)
23. In force December 31 of current year	8,369	1,500,801,606	0	(a)	0	0	0	0	8,369	1,500,801,606

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Colorado

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		853,602	0	0	0	853,602
2. Annuity considerations		805,479	0	0	0	805,479
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		1,659,081	0	0	0	1,659,081
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		113,200	0	0	0	113,200
10. Matured endowments						0
11. Annuity benefits		2,761,446	0	4,197	0	2,765,643
12. Surrender values and withdrawals for life contracts		3,391,196	0	0	0	3,391,196
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		78,561	0	0	0	78,561
15. Totals		6,344,403	0	4,197	0	6,348,600
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year	1	51,184	0	0	0	0	0	0	1	51,184
17. Incurred during current year	4	92,981	0	0	0	0	0	0	4	92,981
Settled during current year:										
18.1 By payment in full	4	113,200		0		0		0	4	113,200
18.2 By payment on compromised claims								0		0
18.3 Totals paid	4	113,200	0	0	0	0	0	0	4	113,200
18.4 Reduction by compromise								0		0
18.5 Amount rejected								0		0
18.6 Total settlements	4	113,200	0	0	0	0	0	0	4	113,200
19. Unpaid Dec. 31, current year (16+17-18.6)	1	30,965	0	0	0	0	0	0	1	30,965
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	685	180,224,169	0	(a) 0	0	0	0	0	685	180,224,169
21. Issued during year	14	1,463,897						0	14	1,463,897
22. Other changes to in force (Net)	3	2,940,713							3	2,940,713
23. In force December 31 of current year	702	184,628,779	0	(a) 0	0	0	0	0	702	184,628,779

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Connecticut

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		1,248,210	0	0	0	1,248,210
2. Annuity considerations		3,217,573	0	0	0	3,217,573
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		4,465,783	0	0	0	4,465,783
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		276,379	0	0	0	.276,379
10. Matured endowments						0
11. Annuity benefits .....		.693,172	0	0	0	.693,172
12. Surrender values and withdrawals for life contracts		2,107,811	0	0	0	2,107,811
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		20,089	0	0	0	20,089
15. Totals		3,097,451	0	0	0	3,097,451
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year	1	231,738	0	0	0	0	0	0	1	.231,738
17. Incurred during current year	1	44,641	0	0	0	0	0	0	1	.44,641
Settled during current year:										
18.1 By payment in full	2	276,379		0	0	0	0	0	2	.276,379
18.2 By payment on compromised claims				0	0	0	0	0	0	0
18.3 Totals paid	2	276,379	0	0	0	0	0	0	2	.276,379
18.4 Reduction by compromise				0	0	0	0	0	0	0
18.5 Amount rejected				0	0	0	0	0	0	0
18.6 Total settlements	2	276,379	0	0	0	0	0	0	2	.276,379
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	357	95,751,617	0	(a)	0	0	0	0	357	.95,751,617
21. Issued during year	20	1,805,076				0	0	0	.20	.1,805,076
22. Other changes to in force (Net)	(19)	(4,932,618)							(19)	-(4,932,618)
23. In force December 31 of current year	358	92,624,075	0	(a)	0	0	0	0	358	.92,624,075

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Delaware

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		416,417	0	0	0	416,417
2. Annuity considerations		70,899	0	0	0	70,899
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		487,316	0	0	0	487,316
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		2,369,578	0	0	0	2,369,578
10. Matured endowments						0
11. Annuity benefits		139,416	0	0	0	139,416
12. Surrender values and withdrawals for life contracts		525,340	0	0	0	525,340
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		4,038	0	0	0	4,038
15. Totals		3,038,372	0	0	0	3,038,372
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year									0	0
17. Incurred during current year	5	2,369,578	0	0	0	0	0	0	5	2,369,578
Settled during current year:										
18.1 By payment in full	5	2,369,578		0	0	0	0	0	5	2,369,578
18.2 By payment on compromised claims									0	0
18.3 Totals paid	5	2,369,578	0	0	0	0	0	0	5	2,369,578
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	5	2,369,578	0	0	0	0	0	0	5	2,369,578
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					5 No. of Policies					
20. In force December 31, prior year	168	35,800,248	0	(a)	0	0	0	0	168	35,800,248
21. Issued during year	2	271,521					0	0	2	271,521
22. Other changes to in force (Net)	(7)	(1,960,210)							(7)	(1,960,210)
23. In force December 31 of current year	163	34,111,559	0	(a)	0	0	0	0	163	34,111,559

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF District of Columbia

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		225,530	0	0	0	225,530
2. Annuity considerations		1,895	0	0	0	1,895
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		227,425	0	0	0	227,425
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		25,000	0	0	0	25,000
10. Matured endowments		200,792	0	0	0	200,792
11. Annuity benefits		69,977	0	0	0	69,977
12. Surrender values and withdrawals for life contracts		0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		5,558	0	0	0	5,558
15. Totals		301,327	0	0	0	301,327
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year	1	.25,592	0	0	0	0	0	0	1	25,592
17. Incurred during current year	0	(592)	0	0	0	0	0	0	0	(592)
Settled during current year:										
18.1 By payment in full	1	25,000		0	0	0	0	0	1	25,000
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	25,000	0	0	0	0	0	0	1	25,000
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	25,000	0	0	0	0	0	0	1	25,000
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	209	23,872,313	0	(a)	0	0	0	0	209	23,872,313
21. Issued during year	7	493,290							7	493,290
22. Other changes to in force (Net)	(18)	(1,159,802)							(18)	(1,159,802)
23. In force December 31 of current year	198	23,205,801	0	(a)	0	0	0	0	198	23,205,801

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Florida

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		13,205,139	0	0	0	13,205,139
2. Annuity considerations		13,423,392	0	0	0	13,423,392
3. Deposit-type contract funds		10,001	XXX	0	XXX	10,001
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		26,638,532	0	0	0	26,638,532
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		5,747,601	0	0	0	5,747,601
10. Matured endowments		89,668	0	0	0	89,668
11. Annuity benefits		12,932,238	0	28,132	0	12,960,370
12. Surrender values and withdrawals for life contracts		21,505,382	0	0	0	21,505,382
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		1,035,692	0	0	0	1,035,692
15. Totals		41,310,581	0	28,132	0	41,338,713
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year	23	1,163,021	0	0	0	0	0	0	23	1,163,021
17. Incurred during current year	147	6,314,163	0	0	0	0	0	0	147	6,314,163
Settled during current year:										
18.1 By payment in full	149	5,837,269		0	0	0	0	0	149	5,837,269
18.2 By payment on compromised claims				0	0	0	0	0		0
18.3 Totals paid	149	5,837,269	0	0	0	0	0	0	149	5,837,269
18.4 Reduction by compromise								0		0
18.5 Amount rejected								0		0
18.6 Total settlements	149	5,837,269	0	0	0	0	0	0	149	5,837,269
19. Unpaid Dec. 31, current year (16+17-18.6)	21	1,639,915	0	0	0	0	0	0	21	1,639,915
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	13,224	1,358,767,826	0	(a)	0	0	0	0	13,224	1,358,767,826
21. Issued during year	754	112,234,853							754	112,234,853
22. Other changes to in force (Net)	(857)	(96,079,780)							(857)	(96,079,780)
23. In force December 31 of current year	13,121	1,374,922,899	0	(a)	0	0	0	0	13,121	1,374,922,899

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Georgia

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		2,139,709	0	0	0	2,139,709
2. Annuity considerations		2,196,880	0	0	0	2,196,880
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		4,336,589	0	0	0	4,336,589
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		1,466,072	0	0	0	1,466,072
10. Matured endowments		7,298	0	0	0	7,298
11. Annuity benefits		4,873,274	0	7,011	0	4,880,285
12. Surrender values and withdrawals for life contracts		8,161,274	0	0	0	8,161,274
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		376,932	0	0	0	376,932
15. Totals		14,884,850	0	7,011	0	14,891,861
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year	1	1,039,269	0	0	0	0	0	0	1	1,039,269
17. Incurred during current year	18	684,365	0	0	0	0	0	0	18	684,365
Settled during current year:										
18.1 By payment in full	16	1,473,370		0		0		0	16	1,473,370
18.2 By payment on compromised claims								0		0
18.3 Totals paid	16	1,473,370	0	0	0	0	0	0	16	1,473,370
18.4 Reduction by compromise								0		0
18.5 Amount rejected	1	15,235						1		15,235
18.6 Total settlements	17	1,488,605	0	0	0	0	0	0	17	1,488,605
19. Unpaid Dec. 31, current year (16+17-18.6)	2	235,030	0	0	0	0	0	0	2	235,030
POLICY EXHIBIT					5 No. of Policies					
20. In force December 31, prior year	2,343	452,046,208	0	(a)	0	0	0	0	2,343	452,046,208
21. Issued during year	141	17,501,104						0	141	17,501,104
22. Other changes to in force (Net)	(77)	(14,519,672)							(77)	(14,519,672)
23. In force December 31 of current year	2,407	455,027,640	0	(a)	0	0	0	0	2,407	455,027,640

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Hawaii

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		2,067,837	0	0	0	2,067,837
2. Annuity considerations		5,378,311	0	0	0	5,378,311
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		7,446,148	0	0	0	7,446,148
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		614	0	0	0	614
10. Matured endowments						0
11. Annuity benefits		3,587,797	0	0	0	3,587,797
12. Surrender values and withdrawals for life contracts		14,415,296	0	0	0	14,415,296
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		500,331	0	0	0	500,331
15. Totals		18,504,038	0	0	0	18,504,038
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year									0	0
17. Incurred during current year	0	614	0	0	0	0	0	0	0	614
Settled during current year:										
18.1 By payment in full		614		0		0		0	0	614
18.2 By payment on compromised claims				0		0		0	0	0
18.3 Totals paid	0	614	0	0	0	0	0	0	0	614
18.4 Reduction by compromise								0	0	0
18.5 Amount rejected								0	0	0
18.6 Total settlements	0	614	0	0	0	0	0	0	0	614
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	103	15,894,471	0 (a)	0	0	0	0	0	103	15,894,471
21. Issued during year	23	3,342,201							23	3,342,201
22. Other changes to in force (Net)	3	712,259							3	712,259
23. In force December 31 of current year	129	19,948,931	0 (a)	0	0	0	0	0	129	19,948,931

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Idaho

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		40,882	0	0	0	40,882
2. Annuity considerations		6,454	0	0	0	6,454
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		47,336	0	0	0	47,336
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits		115,555	0	0	0	115,555
12. Surrender values and withdrawals for life contracts		1,121,836	0	0	0	1,121,836
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		11,280	0	0	0	11,280
15. Totals		1,248,671	0	0	0	1,248,671
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount		
16. Unpaid December 31, prior year									0	0
17. Incurred during current year									0	0
Settled during current year:									0	0
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	105	22,387,308	0	(a)	0	0	0	0	105	22,387,308
21. Issued during year	1	25,000							1	25,000
22. Other changes to in force (Net)	(3)	(1,182,112)							(3)	(1,182,112)
23. In force December 31 of current year	103	21,230,196	0	(a)	0	0	0	0	103	21,230,196

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____

NONE



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Illinois

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		12,164,651	0	0	0	12,164,651
2. Annuity considerations		19,877,214	0	0	0	19,877,214
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		32,041,865	0	0	0	32,041,865
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		7,785,001	0	0	0	7,785,001
10. Matured endowments		259,053	0	0	0	259,053
11. Annuity benefits		18,745,824	0	0	0	18,745,824
12. Surrender values and withdrawals for life contracts		35,014,806	0	0	0	35,014,806
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		904,338	0	0	0	904,338
15. Totals		62,709,022	0	0	0	62,709,022
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year	20	1,337,428	0	0	0	0	0	0	20	1,337,428
17. Incurred during current year	213	8,379,189	0	0	0	0	0	0	213	8,379,189
Settled during current year:										
18.1 By payment in full	209	8,044,054				0		0	209	8,044,054
18.2 By payment on compromised claims								0		0
18.3 Totals paid	209	8,044,054	0	0	0	0	0	0	209	8,044,054
18.4 Reduction by compromise								0		0
18.5 Amount rejected	3	150,000							3	150,000
18.6 Total settlements	212	8,194,054	0	0	0	0	0	0	212	8,194,054
19. Unpaid Dec. 31, current year (16+17-18.6)	21	1,522,563	0	0	0	0	0	0	21	1,522,563
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	18,651	1,796,467,273	0	(a)		0	0	0	18,651	1,796,467,273
21. Issued during year	920	118,456,401							920	118,456,401
22. Other changes to in force (Net)	(1,468)	(136,903,443)							(1,468)	(136,903,443)
23. In force December 31 of current year	18,103	1,778,020,231	0	(a)		0	0	0	18,103	1,778,020,231

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Indiana

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	17,584,127		0	0	0	17,584,127
2. Annuity considerations	19,901,676		0	0	0	19,901,676
3. Deposit-type contract funds	428,522		XXX	0	XXX	428,522
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)	37,914,325		0	0	0	37,914,325
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)	0		0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0		0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0		0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	10,538,996		0	0	0	10,538,996
10. Matured endowments	230,532		0	0	0	230,532
11. Annuity benefits	13,531,381		0	15,833	0	13,547,214
12. Surrender values and withdrawals for life contracts	26,129,308		0	0	0	26,129,308
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0		0	0	0	0
14. All other benefits, except accident and health	1,091,902		0	0	0	1,091,902
15. Totals	51,522,119		0	15,833	0	51,537,952
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page	0		0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0		0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year	21	1,329,693	0	0	0	0	0	0	21	1,329,693
17. Incurred during current year	331	10,847,415	0	0	0	0	0	0	331	10,847,415
Settled during current year:										
18.1 By payment in full	323	10,769,528		0		0		0	323	10,769,528
18.2 By payment on compromised claims				0		0		0		0
18.3 Totals paid	323	10,769,528	0	0	0	0	0	0	323	10,769,528
18.4 Reduction by compromise				0		0		0		0
18.5 Amount rejected	1	25,000							1	25,000
18.6 Total settlements	324	10,794,528	0	0	0	0	0	0	324	10,794,528
19. Unpaid Dec. 31, current year (16+17-18.6)	28	1,382,580	0	0	0	0	0	0	28	1,382,580
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	23,535	1,631,474,494	0	(a)	0	0	0	0	23,535	1,631,474,494
21. Issued during year	881	96,571,322							881	96,571,322
22. Other changes to in force (Net)	(1,680)	(124,881,168)							(1,680)	(124,881,168)
23. In force December 31 of current year	22,736	1,603,164,648	0	(a)	0	0	0	0	22,736	1,603,164,648

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____

NONE



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Iowa

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	200,576		0	0	0	200,576
2. Annuity considerations	4,634,938		0	0	0	4,634,938
3. Deposit-type contract funds		XXX			XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)	4,835,514		0	0	0	4,835,514
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)	0		0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0		0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0		0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	255,855		0	0	0	255,855
10. Matured endowments						0
11. Annuity benefits	2,093,650		0	0	0	2,093,650
12. Surrender values and withdrawals for life contracts	4,796,696		0	0	0	4,796,696
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0		0	0	0	0
14. All other benefits, except accident and health	40,353		0	0	0	40,353
15. Totals	7,186,554		0	0	0	7,186,554
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page	0		0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0		0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year									0	0
17. Incurred during current year	5	255,855	0	0	0	0	0	0	5	255,855
Settled during current year:										
18.1 By payment in full	5	255,855		0		0		0	5	255,855
18.2 By payment on compromised claims									0	0
18.3 Totals paid	5	255,855	0	0	0	0	0	0	5	255,855
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	5	255,855	0	0	0	0	0	0	5	255,855
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	359	49,004,127	0	(a)		0	0	0	359	49,004,127
21. Issued during year	4	450,000							4	450,000
22. Other changes to in force (Net)	(15)	(854,113)							(15)	(854,113)
23. In force December 31 of current year	348	48,600,014	0	(a)		0	0	0	348	48,600,014

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____

NONE



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Kansas

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		775,722	0	0	0	775,722
2. Annuity considerations		2,403,446	0	0	0	2,403,446
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		3,179,168	0	0	0	3,179,168
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		700,000	0	0	0	700,000
10. Matured endowments		11,281	0	0	0	11,281
11. Annuity benefits		1,355,876	0	7,076	0	1,362,952
12. Surrender values and withdrawals for life contracts		4,204,207	0	0	0	4,204,207
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		116,815	0	0	0	116,815
15. Totals		6,388,179	0	7,076	0	6,395,255
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year	1	307,102	0	0	0	0	0	0	1	307,102
17. Incurred during current year	15	551,493	0	0	0	0	0	0	15	551,493
Settled during current year:										
18.1 By payment in full	14	711,281		0		0		0	14	711,281
18.2 By payment on compromised claims									0	0
18.3 Totals paid	14	711,281	0	0	0	0	0	0	14	711,281
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	14	711,281	0	0	0	0	0	0	14	711,281
19. Unpaid Dec. 31, current year (16+17-18.6)	2	147,314	0	0	0	0	0	0	2	147,314
POLICY EXHIBIT					5 No. of Policies					
20. In force December 31, prior year	1,329	127,368,602	0	(a)	0	0	0	0	1,329	127,368,602
21. Issued during year .....	.55	7,809,538							.55	7,809,538
22. Other changes to in force (Net)	(102)	(10,837,095)							(102)	(10,837,095)
23. In force December 31 of current year	1,282	124,341,045	0	(a)	0	0	0	0	1,282	124,341,045

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____

NONE



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Kentucky

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		11,282,780	0	0	0	11,282,780
2. Annuity considerations		4,134,979	0	0	0	4,134,979
3. Deposit-type contract funds		224,647	XXX	0	XXX	224,647
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		15,642,406	0	0	0	15,642,406
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		4,990,599	0	0	0	4,990,599
10. Matured endowments		97,379	0	0	0	97,379
11. Annuity benefits		8,123,237	0	23,469	0	8,146,706
12. Surrender values and withdrawals for life contracts		14,561,867	0	0	0	14,561,867
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		476,152	0	0	0	476,152
15. Totals		28,249,234	0	23,469	0	28,272,703
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year	13	603,510	0	0	0	0	0	0	13	.603,510
17. Incurred during current year	127	5,089,759	0	0	0	0	0	0	127	5,089,759
Settled during current year:										
18.1 By payment in full	134	5,087,978		0		0		0	134	5,087,978
18.2 By payment on compromised claims								0		0
18.3 Totals paid	134	5,087,978	0	0	0	0	0	0	134	5,087,978
18.4 Reduction by compromise								0		0
18.5 Amount rejected								0		0
18.6 Total settlements	134	5,087,978	0	0	0	0	0	0	134	5,087,978
19. Unpaid Dec. 31, current year (16+17-18.6)	6	605,291	0	0	0	0	0	0	6	605,291
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	10,409	848,568,226	0	(a)	0	0	0	0	10,409	848,568,226
21. Issued during year	593	72,829,592							593	72,829,592
22. Other changes to in force (Net)	(704)	(66,454,501)							(704)	(66,454,501)
23. In force December 31 of current year	10,298	854,943,317	0	(a)	0	0	0	0	10,298	854,943,317

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Louisiana

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	5,604,008		0	0	0	5,604,008
2. Annuity considerations	12,621,327		0	0	0	12,621,327
3. Deposit-type contract funds		XXX			XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)	18,225,335		0	0	0	18,225,335
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)	0		0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0		0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0		0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	2,100,361		0	0	0	2,100,361
10. Matured endowments	9,285		0	0	0	9,285
11. Annuity benefits	6,059,469		0	0	0	6,059,469
12. Surrender values and withdrawals for life contracts	14,891,660		0	0	0	14,891,660
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0		0	0	0	0
14. All other benefits, except accident and health	341,503		0	0	0	341,503
15. Totals	23,402,278		0	0	0	23,402,278
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page	0		0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0		0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year	9	262,458	0	0	0	0	0	0	9	262,458
17. Incurred during current year .....	.72	2,688,137	0	0	0	0	0	0	.72	2,688,137
Settled during current year:										
18.1 By payment in full .....	.70	2,109,646		.0		0		0	.70	2,109,646
18.2 By payment on compromised claims	1	50,000							1	50,000
18.3 Totals paid .....	.71	2,159,646	0	0	0	0	0	0	.71	2,159,646
18.4 Reduction by compromise	1	(2,774)							1	(2,774)
18.5 Amount rejected									0	0
18.6 Total settlements .....	.72	2,156,872	0	0	0	0	0	0	.72	2,156,872
19. Unpaid Dec. 31, current year (16+17-18.6)	9	793,723	0	0	0	0	0	0	9	793,723
POLICY EXHIBIT					5 No. of Policies					
20. In force December 31, prior year	7,929	507,525,774	0	(a)	0	0	0	0	7,929	507,525,774
21. Issued during year	309	35,074,198							309	35,074,198
22. Other changes to in force (Net)	(465)	(39,672,767)							(465)	(39,672,767)
23. In force December 31 of current year	7,773	502,927,205	0	(a)	0	0	0	0	7,773	502,927,205

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____

NONE



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Maine

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		16,107	0	0	0	16,107
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		16,107	0	0	0	16,107
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		15,000	0	0	0	15,000
10. Matured endowments						0
11. Annuity benefits		308,756	0	0	0	308,756
12. Surrender values and withdrawals for life contracts		236,217	0	0	0	236,217
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		588	0	0	0	588
15. Totals		560,561	0	0	0	560,561
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year									0	0
17. Incurred during current year	1	15,000	0	0	0	0	0	0	1	15,000
Settled during current year:										
18.1 By payment in full	1	15,000		0		0		0	1	15,000
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	15,000	0	0	0	0	0	0	1	15,000
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	15,000	0	0	0	0	0	0	1	15,000
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	39	5,008,021	0	(a)	0	0	0	0	39	5,008,021
21. Issued during year									0	0
22. Other changes to in force (Net)	0	1,398,762							0	1,398,762
23. In force December 31 of current year	39	6,406,783	0	(a)	0	0	0	0	39	6,406,783

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Maryland

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		2,833,012	0	0	0	2,833,012
2. Annuity considerations		3,408,481	0	0	0	3,408,481
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		6,241,493	0	0	0	6,241,493
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		1,053,626	0	0	0	1,053,626
10. Matured endowments		5,115	0	0	0	5,115
11. Annuity benefits		4,240,537	0	0	0	4,240,537
12. Surrender values and withdrawals for life contracts		7,396,108	0	0	0	7,396,108
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		240,539	0	0	0	240,539
15. Totals		12,935,925	0	0	0	12,935,925
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year	1	25,592	0	0	0	0	0	0	1	25,592
17. Incurred during current year	18	1,634,255	0	0	0	0	0	0	18	1,634,255
Settled during current year:										
18.1 By payment in full	15	1,058,741		0		0		0	15	1,058,741
18.2 By payment on compromised claims	1	50,000		0		0		0	1	50,000
18.3 Totals paid	16	1,108,741	0	0	0	0	0	0	16	1,108,741
18.4 Reduction by compromise	1	22,168		0		0		0	1	22,168
18.5 Amount rejected									0	0
18.6 Total settlements	17	1,130,909	0	0	0	0	0	0	17	1,130,909
19. Unpaid Dec. 31, current year (16+17-18.6)	2	528,938	0	0	0	0	0	0	2	528,938
POLICY EXHIBIT					5 No. of Policies					
20. In force December 31, prior year	2,624	344,969,115	0	(a)	0	0	0	0	2,624	344,969,115
21. Issued during year	123	12,574,730							123	12,574,730
22. Other changes to in force (Net)	(199)	(23,092,181)							(199)	(23,092,181)
23. In force December 31 of current year	2,548	334,451,664	0	(a)	0	0	0	0	2,548	334,451,664

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Massachusetts

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		423,345	0	0	0	423,345
2. Annuity considerations		388,873	0	0	0	388,873
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		812,218	0	0	0	812,218
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		48,733	0	0	0	48,733
10. Matured endowments						0
11. Annuity benefits		842,566	0	4,270	0	846,836
12. Surrender values and withdrawals for life contracts		819,658	0	0	0	819,658
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		5,794	0	0	0	5,794
15. Totals		1,716,751	0	4,270	0	1,721,021
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year	1	.51,184	0	0	0	0	0	0	1	51,184
17. Incurred during current year	0	(2,451)	0	0	0	0	0	0	0	(2,451)
Settled during current year:										
18.1 By payment in full	1	48,733		0		0		0	1	48,733
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	48,733	0	0	0	0	0	0	1	48,733
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	48,733	0	0	0	0	0	0	1	48,733
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	123	20,375,784	0	(a)	0	0	0	0	123	20,375,784
21. Issued during year	6	591,051							6	591,051
22. Other changes to in force (Net)	(2)	(1,130,871)							(2)	(1,130,871)
23. In force December 31 of current year	127	19,835,964	0	(a)	0	0	0	0	127	19,835,964

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Michigan

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		11,134,798	0	0	0	11,134,798
2. Annuity considerations		19,536,146	0	0	0	19,536,146
3. Deposit-type contract funds		300	XXX	0	XXX	300
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		30,671,244	0	0	0	30,671,244
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		5,240,347	0	0	0	5,240,347
10. Matured endowments		92,698	0	0	0	92,698
11. Annuity benefits		19,384,027	0	0	0	19,384,027
12. Surrender values and withdrawals for life contracts		35,514,858	0	0	0	35,514,858
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		634,935	0	0	0	634,935
15. Totals		60,866,865	0	0	0	60,866,865
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year	14	559,686	0	0	0	0	0	0	14	.559,686
17. Incurred during current year	179	5,622,422	0	0	0	0	0	0	179	5,622,422
Settled during current year:										
18.1 By payment in full	174	5,333,045		0	0	0	0	0	174	5,333,045
18.2 By payment on compromised claims								0		0
18.3 Totals paid	174	5,333,045	0	0	0	0	0	0	174	5,333,045
18.4 Reduction by compromise								0		0
18.5 Amount rejected								0		0
18.6 Total settlements	174	5,333,045	0	0	0	0	0	0	174	5,333,045
19. Unpaid Dec. 31, current year (16+17-18.6)	19	849,063	0	0	0	0	0	0	19	849,063
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	12,211	1,037,495,557	0	(a)	0	0	0	0	12,211	1,037,495,557
21. Issued during year	526	62,041,501							526	62,041,501
22. Other changes to in force (Net)	(1,026)	(92,493,612)							(1,026)	(92,493,612)
23. In force December 31 of current year	11,711	1,007,043,446	0	(a)	0	0	0	0	11,711	1,007,043,446

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Minnesota

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		2,388,635	0	0	0	2,388,635
2. Annuity considerations		774,053	0	0	0	774,053
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		3,162,688	0	0	0	3,162,688
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		1,040,000	0	0	0	1,040,000
10. Matured endowments						0
11. Annuity benefits		4,280,523	0	0	0	4,280,523
12. Surrender values and withdrawals for life contracts		7,001,942	0	0	0	7,001,942
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		249,940	0	0	0	249,940
15. Totals		12,572,405	0	0	0	12,572,405
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year	3	240,563	0	0	0	0	0	0	3	240,563
17. Incurred during current year	22	1,042,141	0	0	0	0	0	0	22	1,042,141
Settled during current year:										
18.1 By payment in full	21	1,040,000		0		0		0	21	1,040,000
18.2 By payment on compromised claims				0		0		0		0
18.3 Totals paid	21	1,040,000	0	0	0	0	0	0	21	1,040,000
18.4 Reduction by compromise								0		0
18.5 Amount rejected								0		0
18.6 Total settlements	21	1,040,000	0	0	0	0	0	0	21	1,040,000
19. Unpaid Dec. 31, current year (16+17-18.6)	4	242,704	0	0	0	0	0	0	4	242,704
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	2,488	308,951,856	0	(a)	0	0	0	0	2,488	308,951,856
21. Issued during year	199	23,514,275							199	23,514,275
22. Other changes to in force (Net)	(118)	(15,050,107)							(118)	(15,050,107)
23. In force December 31 of current year	2,569	317,416,024	0	(a)	0	0	0	0	2,569	317,416,024

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Mississippi

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		2,658,360	0	0	0	2,658,360
2. Annuity considerations		8,118,882	0	0	0	8,118,882
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		10,777,242	0	0	0	10,777,242
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		175,000	0	0	0	.175,000
10. Matured endowments						0
11. Annuity benefits .....		.7,079,926	0	0	0	.7,079,926
12. Surrender values and withdrawals for life contracts		17,993,911	0	0	0	.17,993,911
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		150,501	0	0	0	.150,501
15. Totals		25,399,338	0	0	0	25,399,338
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	4	175,000	0	0	0	0	0	0	4	.175,000
Settled during current year:										
18.1 By payment in full	4	175,000		0		0	0	0	4	.175,000
18.2 By payment on compromised claims									0	0
18.3 Totals paid	4	175,000	0	0	0	0	0	0	4	.175,000
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	4	175,000	0	0	0	0	0	0	4	.175,000
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	450	54,735,704	0 (a)	0	0	0	0	0	450	.54,735,704
21. Issued during year .....	.51	6,132,723							.51	.6,132,723
22. Other changes to in force (Net)	(14)	(484,152)							(14)	(484,152)
23. In force December 31 of current year	487	60,384,275	0 (a)	0	0	0	0	0	487	.60,384,275

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Missouri

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	.3,738,252		0	0	0	3,738,252
2. Annuity considerations	15,631,781		0	0	0	15,631,781
3. Deposit-type contract funds	53,886	XXX		0	XXX	53,886
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)	19,423,919		0	0	0	19,423,919
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	.0		0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0		0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0		0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	2,045,389		0	0	0	2,045,389
10. Matured endowments	65,420		0	0	0	65,420
11. Annuity benefits	10,900,343		0	0	0	10,900,343
12. Surrender values and withdrawals for life contracts	27,278,061		0	0	0	27,278,061
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	.0		0	0	0	0
14. All other benefits, except accident and health	534,659		0	0	0	534,659
15. Totals	40,823,872		0	0	0	40,823,872
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page	0		0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0		0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year	2	307,102	0	0	0	0	0	0	2	.307,102
17. Incurred during current year .....	.62	2,150,891	0	0	0	0	0	0	.62	2,150,891
Settled during current year:										
18.1 By payment in full .....	.59	2,110,809		.0		0		0	.59	2,110,809
18.2 By payment on compromised claims									0	0
18.3 Totals paid .....	.59	2,110,809	0	0	0	0	0	0	.59	2,110,809
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements .....	.59	2,110,809	0	0	0	0	0	0	.59	2,110,809
19. Unpaid Dec. 31, current year (16+17-18.6)	5	347,184	0	0	0	0	0	0	5	347,184
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	6,068	488,537,051	0	(a)	0	0	0	0	6,068	488,537,051
21. Issued during year	191	19,786,406							191	19,786,406
22. Other changes to in force (Net)	(434)	(34,596,767)							(434)	(34,596,767)
23. In force December 31 of current year	5,825	473,726,690	0	(a)	0	0	0	0	5,825	473,726,690

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	.0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Montana

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		30,321	0	0	0	30,321
2. Annuity considerations		370,627	0	0	0	370,627
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		400,948	0	0	0	400,948
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits		42,409	0	0	0	42,409
12. Surrender values and withdrawals for life contracts		84,711	0	0	0	84,711
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		127,120	0	0	0	127,120
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year									0	0
17. Incurred during current year									0	0
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	62	7,821,291	0	(a)		0	0	0	62	7,821,291
21. Issued during year						0	0	0	0	0
22. Other changes to in force (Net)	7	774,856							7	774,856
23. In force December 31 of current year	69	8,596,147	0	(a)		0	0	0	69	8,596,147

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Nebraska

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		79,081	0	0	0	79,081
2. Annuity considerations		1,463,821	0	0	0	1,463,821
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		1,542,902	0	0	0	1,542,902
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		10,000	0	0	0	10,000
10. Matured endowments						0
11. Annuity benefits		994,073	0	0	0	994,073
12. Surrender values and withdrawals for life contracts		2,679,395	0	0	0	2,679,395
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		91,058	0	0	0	91,058
15. Totals		3,774,526	0	0	0	3,774,526
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year									0	0
17. Incurred during current year	1	10,000	0	0	0	0	0	0	1	10,000
Settled during current year:										
18.1 By payment in full	1	10,000		0	0	0	0	0	1	10,000
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	10,000	0	0	0	0	0	0	1	10,000
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	10,000	0	0	0	0	0	0	1	10,000
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	128	31,663,684	0	(a)		0	0	0	128	31,663,684
21. Issued during year						0	0	0	0	0
22. Other changes to in force (Net)	1	261,696							1	261,696
23. In force December 31 of current year	129	31,925,380	0	(a)		0	0	0	129	31,925,380

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Nevada

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		317,758	0	0	0	317,758
2. Annuity considerations		353,225	0	0	0	353,225
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		670,983	0	0	0	670,983
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		329,241	0	0	0	329,241
10. Matured endowments						0
11. Annuity benefits		458,787	0	0	0	458,787
12. Surrender values and withdrawals for life contracts		465,960	0	0	0	465,960
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		19,052	0	0	0	19,052
15. Totals		1,273,040	0	0	0	1,273,040
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	4	359,893	0	0	0	0	0	0	4	359,893
Settled during current year:										
18.1 By payment in full	3	329,241		0		0		0	3	329,241
18.2 By payment on compromised claims									0	0
18.3 Totals paid	3	329,241	0	0	0	0	0	0	3	329,241
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	3	329,241	0	0	0	0	0	0	3	329,241
19. Unpaid Dec. 31, current year (16+17-18.6)	1	30,652	0	0	0	0	0	0	1	30,652
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	407	93,728,118	0	(a)	0	0	0	0	407	93,728,118
21. Issued during year .....	.83	14,509,955							.83	14,509,955
22. Other changes to in force (Net)	(36)	(8,070,171)							(36)	(8,070,171)
23. In force December 31 of current year	454	100,167,902	0	(a)	0	0	0	0	454	100,167,902

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF New Hampshire

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		10,309	0	0	0	10,309
2. Annuity considerations		300	0	0	0	300
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		10,609	0	0	0	10,609
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits		53,121	0	0	0	53,121
12. Surrender values and withdrawals for life contracts		19,732	0	0	0	19,732
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		72,853	0	0	0	72,853
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year									0	0
17. Incurred during current year									0	0
Settled during current year:									0	0
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	24	4,314,383	0	(a)		0	0	0	24	4,314,383
21. Issued during year						0	0	0	0	0
22. Other changes to in force (Net)	(2)	(413,189)							(2)	(413,189)
23. In force December 31 of current year	22	3,901,194	0	(a)		0	0	0	22	3,901,194

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF New Jersey

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		4,959,446	0	0	0	4,959,446
2. Annuity considerations		1,043,571	0	0	0	1,043,571
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		6,003,017	0	0	0	6,003,017
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		1,529,327	0	0	0	1,529,327
10. Matured endowments		7,567	0	0	0	7,567
11. Annuity benefits		852,144	0	0	0	852,144
12. Surrender values and withdrawals for life contracts		854,440	0	0	0	854,440
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		81,955	0	0	0	81,955
15. Totals		3,325,433	0	0	0	3,325,433
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	6	1,536,894	0	0	0	0	0	0	6	1,536,894
Settled during current year:										
18.1 By payment in full	6	1,536,894		0		0		0	6	1,536,894
18.2 By payment on compromised claims								0		0
18.3 Totals paid	6	1,536,894	0	0	0	0	0	0	6	1,536,894
18.4 Reduction by compromise								0		0
18.5 Amount rejected								0		0
18.6 Total settlements	6	1,536,894	0	0	0	0	0	0	6	1,536,894
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	857	301,967,317	0 (a)	0	0	0	0	0	857	301,967,317
21. Issued during year	66	11,005,872							.66	11,005,872
22. Other changes to in force (Net)	(33)	(11,981,517)							(33)	(11,981,517)
23. In force December 31 of current year	890	300,991,672	0 (a)	0	0	0	0	0	890	300,991,672

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF New Mexico

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		174,835	0	0	0	174,835
2. Annuity considerations		6,179,449	0	0	0	6,179,449
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		6,354,284	0	0	0	6,354,284
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments		5,616	0	0	0	5,616
11. Annuity benefits		409,139	0	0	0	409,139
12. Surrender values and withdrawals for life contracts		2,669,221	0	0	0	2,669,221
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		35,717	0	0	0	35,717
15. Totals		3,119,693	0	0	0	3,119,693
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	3	53,452	0	0	0	0	0	0	3	53,452
Settled during current year:										
18.1 By payment in full	2	5,616		0		0		0	2	5,616
18.2 By payment on compromised claims									0	0
18.3 Totals paid	2	5,616	0	0	0	0	0	0	2	5,616
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	2	5,616	0	0	0	0	0	0	2	5,616
19. Unpaid Dec. 31, current year (16+17-18.6)	1	47,836	0	0	0	0	0	0	1	47,836
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	197	36,841,638	0 (a)	0	0	0	0	0	197	36,841,638
21. Issued during year	1	107,375							1	107,375
22. Other changes to in force (Net)	(16)	(3,558,070)							(16)	(3,558,070)
23. In force December 31 of current year	182	33,390,943	0 (a)	0	0	0	0	0	182	33,390,943

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF New York

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		186,471	0	0	0	186,471
2. Annuity considerations		780	0	(12,747)	0	(11,967)
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		187,251	0	(12,747)	0	174,504
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		100,000	0	0	0	100,000
10. Matured endowments						0
11. Annuity benefits		921,666	0	0	0	921,666
12. Surrender values and withdrawals for life contracts		821,492	0	0	0	821,492
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		2,449	0	0	0	2,449
15. Totals		1,845,607	0	0	0	1,845,607
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year	1	15,355	0	0	0	0	0	0	1	15,355
17. Incurred during current year	0	84,645	0	0	0	0	0	0	0	84,645
Settled during current year:										
18.1 By payment in full	1	100,000		0	0	0	0	0	1	100,000
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	100,000	0	0	0	0	0	0	1	100,000
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	100,000	0	0	0	0	0	0	1	100,000
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	289	47,633,479	0	(a)	0	0	0	0	289	47,633,479
21. Issued during year									0	0
22. Other changes to in force (Net)	1	(656,212)							1	(656,212)
23. In force December 31 of current year	290	46,977,267	0	(a)	0	0	0	0	290	46,977,267

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF North Carolina

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		18,900,564	0	0	0	18,900,564
2. Annuity considerations		6,563,413	0	0	0	6,563,413
3. Deposit-type contract funds		122,000	XXX	0	XXX	122,000
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		25,585,977	0	0	0	25,585,977
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		10,242,532	0	0	0	10,242,532
10. Matured endowments		70,352	0	0	0	70,352
11. Annuity benefits		14,755,991	0	3,001	0	14,758,992
12. Surrender values and withdrawals for life contracts		35,458,539	0	0	0	35,458,539
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		890,372	0	0	0	890,372
15. Totals		61,417,786	0	3,001	0	61,420,787
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year	19	867,388	0	0	0	0	0	0	19	867,388
17. Incurred during current year	279	14,435,838	0	0	0	0	0	0	279	14,435,838
Settled during current year:										
18.1 By payment in full	271	10,312,884		0	0	0	0	0	271	10,312,884
18.2 By payment on compromised claims				0	0	0	0	0		0
18.3 Totals paid	271	10,312,884	0	0	0	0	0	0	271	10,312,884
18.4 Reduction by compromise				0	0	0	0	0		0
18.5 Amount rejected	2	40,000							2	40,000
18.6 Total settlements	273	10,352,884	0	0	0	0	0	0	273	10,352,884
19. Unpaid Dec. 31, current year (16+17-18.6)	25	4,950,342	0	0	0	0	0	0	25	4,950,342
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	22,782	1,843,586,178	0	(a)	0	0	0	0	22,782	1,843,586,178
21. Issued during year	1,741	216,974,948							1,741	216,974,948
22. Other changes to in force (Net)	(1,761)	(155,011,997)							(1,761)	(155,011,997)
23. In force December 31 of current year	22,762	1,905,549,129	0	(a)	0	0	0	0	22,762	1,905,549,129

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF North Dakota

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		17,997	0	0	0	17,997
2. Annuity considerations			XXX		XXX	0
3. Deposit-type contract funds						0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		17,997	0	0	0	17,997
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits		146,272	0	0	0	146,272
12. Surrender values and withdrawals for life contracts		136,151	0	0	0	136,151
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		282,423	0	0	0	282,423
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year									0	0
17. Incurred during current year									0	0
Settled during current year:									0	0
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	.47	8,438,586	0	(a)		0	0	0	.47	8,438,586
21. Issued during year	1	150,001				0	0	0	1	150,001
22. Other changes to in force (Net)	(.3)	(939,199)							(.3)	(939,199)
23. In force December 31 of current year	45	7,649,388	0	(a)		0	0	0	45	7,649,388

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____

NONE



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Ohio

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		66,924,187	0	0	0	66,924,187
2. Annuity considerations		36,075,243	0	455,050	0	36,530,293
3. Deposit-type contract funds		2,271,189,766	XXX	0	XXX	2,271,189,766
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		2,374,189,196	0	455,050	0	2,374,644,246
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		36,019,440	0	0	0	36,019,440
10. Matured endowments		623,077	0	0	0	623,077
11. Annuity benefits		30,241,755	0	1,003,438	0	31,245,193
12. Surrender values and withdrawals for life contracts		77,810,610	0	0	0	77,810,610
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		3,966,868	0	0	0	3,966,868
15. Totals		148,661,750	0	1,003,438	0	149,665,188
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year	101	3,862,181	0	0	0	0	0	0	101	3,862,181
17. Incurred during current year	1,087	37,062,734	0	0	0	0	0	0	1,087	37,062,734
Settled during current year:										
18.1 By payment in full	1,076	36,642,517		0		0		0	1,076	36,642,517
18.2 By payment on compromised claims				0		0		0		0
18.3 Totals paid	1,076	36,642,517	0	0	0	0	0	0	1,076	36,642,517
18.4 Reduction by compromise				0		0		0		0
18.5 Amount rejected	2	191,566		0		0		0	2	191,566
18.6 Total settlements	1,078	36,834,083	0	0	0	0	0	0	1,078	36,834,083
19. Unpaid Dec. 31, current year (16+17-18.6)	110	4,090,832	0	0	0	0	0	0	110	4,090,832
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	82,162	6,043,386,590	0	(a)	0	0	0	0	82,162	6,043,386,590
21. Issued during year	3,762	432,985,022							3,762	432,985,022
22. Other changes to in force (Net)	(5,803)	(463,130,012)							(5,803)	(463,130,012)
23. In force December 31 of current year	80,121	6,013,241,600	0	(a)	0	0	0	0	80,121	6,013,241,600

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Oklahoma

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	.953,183		0	0	0	.953,183
2. Annuity considerations	6,341,903		0	0	0	6,341,903
3. Deposit-type contract funds		XXX			XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)	7,295,086		0	0	0	7,295,086
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)	0		0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0		0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0		0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	170,000		0	0	0	.170,000
10. Matured endowments	11,467		0	0	0	11,467
11. Annuity benefits	4,145,390		0	0	0	4,145,390
12. Surrender values and withdrawals for life contracts	15,432,650		0	0	0	15,432,650
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0		0	0	0	0
14. All other benefits, except accident and health	57,121		0	0	0	57,121
15. Totals	19,816,628		0	0	0	19,816,628
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page	0		0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0		0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	4	181,467	0	0	0	0	0	0	4	181,467
Settled during current year:										
18.1 By payment in full	4	181,467		0		0		0	4	181,467
18.2 By payment on compromised claims									0	0
18.3 Totals paid	4	181,467	0	0	0	0	0	0	4	181,467
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	4	181,467	0	0	0	0	0	0	4	181,467
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	397	75,786,688	0 (a)	0	0	0	0	0	397	75,786,688
21. Issued during year	23	3,101,969							23	3,101,969
22. Other changes to in force (Net)	(12)	(2,948,809)							(12)	(2,948,809)
23. In force December 31 of current year	408	75,939,848	0 (a)	0	0	0	0	0	408	75,939,848

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Oregon

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		173,040	0	0	0	173,040
2. Annuity considerations		346,443	0	0	0	346,443
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		519,483	0	0	0	519,483
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		99,508	0	0	0	99,508
10. Matured endowments						0
11. Annuity benefits		2,105,102	0	0	0	2,105,102
12. Surrender values and withdrawals for life contracts		3,333,844	0	0	0	3,333,844
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		96,764	0	0	0	96,764
15. Totals		5,635,218	0	0	0	5,635,218
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year									0	0
17. Incurred during current year	2	99,508	0	0	0	0	0	0	2	99,508
Settled during current year:										
18.1 By payment in full	2	99,508		0	0	0	0	0	2	99,508
18.2 By payment on compromised claims									0	0
18.3 Totals paid	2	99,508	0	0	0	0	0	0	2	99,508
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	2	99,508	0	0	0	0	0	0	2	99,508
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	261	53,757,569	0	(a) 0	0	0	0	0	261	53,757,569
21. Issued during year	6	600,000							6	600,000
22. Other changes to in force (Net)	(3)	968,734							(3)	968,734
23. In force December 31 of current year	264	55,326,303	0	(a) 0	0	0	0	0	264	55,326,303

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Pennsylvania

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	22,091,190		0	0	0	22,091,190
2. Annuity considerations	9,343,997		0	44,000	0	9,387,997
3. Deposit-type contract funds	100,000		XXX	0	XXX	100,000
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)	31,535,187		0	44,000	0	31,579,187
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)	0		0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0		0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0		0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	8,816,186		0	0	0	8,816,186
10. Matured endowments	211,397		0	0	0	211,397
11. Annuity benefits	10,615,051		0	5,240	0	10,620,291
12. Surrender values and withdrawals for life contracts	30,716,693		0	0	0	30,716,693
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0		0	0	0	0
14. All other benefits, except accident and health	823,688		0	0	0	823,688
15. Totals	51,183,015		0	5,240	0	51,188,255
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page	0		0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0		0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year	13	684,855	0	0	0	0	0	0	13	.684,855
17. Incurred during current year	242	9,075,164	0	0	0	0	0	0	242	9,075,164
Settled during current year:										
18.1 By payment in full	238	9,027,583		0		0		0	238	9,027,583
18.2 By payment on compromised claims								0		0
18.3 Totals paid	238	9,027,583	0	0	0	0	0	0	238	9,027,583
18.4 Reduction by compromise								0		0
18.5 Amount rejected								0		0
18.6 Total settlements	238	9,027,583	0	0	0	0	0	0	238	9,027,583
19. Unpaid Dec. 31, current year (16+17-18.6)	17	732,435	0	0	0	0	0	0	17	732,435
POLICY EXHIBIT					5 No. of Policies					
20. In force December 31, prior year	17,243	1,493,950,552	0	(a)	0	0	0	0	17,243	1,493,950,552
21. Issued during year	885	98,920,508							885	98,920,508
22. Other changes to in force (Net)	(1,208)	(103,643,549)							(1,208)	(103,643,549)
23. In force December 31 of current year	16,920	1,489,227,511	0	(a)	0	0	0	0	16,920	1,489,227,511

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Rhode Island

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		15,348	0	0	0	15,348
2. Annuity considerations			XXX		XXX	0
3. Deposit-type contract funds						0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		15,348	0	0	0	15,348
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits		24,377	0	0	0	24,377
12. Surrender values and withdrawals for life contracts		87,589	0	0	0	87,589
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		7,500	0	0	0	7,500
15. Totals		119,466	0	0	0	119,466
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year									0	0
17. Incurred during current year									0	0
Settled during current year:									0	0
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	15	2,780,727	0	(a)		0	0	0	15	2,780,727
21. Issued during year						0	0	0	0	0
22. Other changes to in force (Net)	0	8,347							0	8,347
23. In force December 31 of current year	15	2,789,074	0	(a)		0	0	0	15	2,789,074

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF South Carolina

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	2,024,392	0	0	0	2,024,392
2. Annuity considerations	2,120,044	0	0	0	2,120,044
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	4,144,436	0	0	0	4,144,436
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,583,925	0	0	0	1,583,925
10. Matured endowments	18,806	0	0	0	18,806
11. Annuity benefits	3,362,215	0	1,450	0	3,363,665
12. Surrender values and withdrawals for life contracts	11,974,535	0	0	0	11,974,535
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	233,062	0	0	0	233,062
15. Totals	17,172,543	0	1,450	0	17,173,993
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary	Credit Life (Group and Individual)		Group	Industrial	Total				
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year	3	98,532	0	0	0	0	0	0	3	98,532
17. Incurred during current year	30	1,583,578	0	0	0	0	0	0	30	1,583,578
Settled during current year:										
18.1 By payment in full	31	1,602,731		0	0	0	0	0	31	1,602,731
18.2 By payment on compromised claims								0		0
18.3 Totals paid	31	1,602,731	0	0	0	0	0	31	1,602,731	
18.4 Reduction by compromise								0		0
18.5 Amount rejected	1	50,000						1		50,000
18.6 Total settlements	32	1,652,731	0	0	0	0	0	32	1,652,731	
19. Unpaid Dec. 31, current year (16+17-18.6)	1	29,379	0	0	0	0	0	1	29,379	
POLICY EXHIBIT				No. of Policies						
20. In force December 31, prior year	2,518	274,557,813	0	(a)	0	0	0	2,518	274,557,813	
21. Issued during year	328	41,307,199						328	41,307,199	
22. Other changes to in force (Net)	(235)	(21,965,690)						(235)	(21,965,690)	
23. In force December 31 of current year	2,611	293,899,322	0	(a)	0	0	0	2,611	293,899,322	

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF South Dakota

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		38,011	0	0	0	38,011
2. Annuity considerations		211,000	0	0	0	211,000
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		249,011	0	0	0	249,011
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits		379,490	0	0	0	379,490
12. Surrender values and withdrawals for life contracts		401,464	0	0	0	401,464
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		14,858	0	0	0	14,858
15. Totals		795,812	0	0	0	795,812
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount		
16. Unpaid December 31, prior year									0	0
17. Incurred during current year									0	0
Settled during current year:									0	0
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	.81	18,630,800	0	(a)	0	0	0	0	.81	18,630,800
21. Issued during year									0	0
22. Other changes to in force (Net)	(.5)	(1,807,455)							(.5)	(1,807,455)
23. In force December 31 of current year	76	16,823,345	0	(a)	0	0	0	0	76	16,823,345

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____

NONE



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Tennessee

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		2,608,250	0	0	0	2,608,250
2. Annuity considerations		5,591,480	0	0	0	5,591,480
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		8,199,730	0	0	0	8,199,730
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		1,495,668	0	0	0	1,495,668
10. Matured endowments		20,176	0	0	0	20,176
11. Annuity benefits		4,038,946	0	31,590	0	4,070,536
12. Surrender values and withdrawals for life contracts		8,397,550	0	0	0	8,397,550
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		317,186	0	0	0	317,186
15. Totals		14,269,526	0	31,590	0	14,301,116
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year	5	123,865	0	0	0	0	0	0	5	123,865
17. Incurred during current year .....	.43	1,497,743	0	0	0	0	0	0	.43	1,497,743
Settled during current year:										
18.1 By payment in full .....	.43	1,515,844		0		0		0	.43	1,515,844
18.2 By payment on compromised claims				0		0		0		0
18.3 Totals paid .....	.43	1,515,844	0	0	0	0	0	0	.43	1,515,844
18.4 Reduction by compromise								0		0
18.5 Amount rejected								0		0
18.6 Total settlements .....	.43	1,515,844	0	0	0	0	0	0	.43	1,515,844
19. Unpaid Dec. 31, current year (16+17-18.6)	5	105,763	0	0	0	0	0	0	5	105,763
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	3,804	361,374,062	0	(a)	0	0	0	0	3,804	361,374,062
21. Issued during year	149	13,384,347							149	13,384,347
22. Other changes to in force (Net)	(260)	(24,241,988)							(260)	(24,241,988)
23. In force December 31 of current year	3,693	350,516,421	0	(a)	0	0	0	0	3,693	350,516,421

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Texas

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		4,463,034	0	0	0	4,463,034
2. Annuity considerations		10,844,330	0	0	0	10,844,330
3. Deposit-type contract funds		31,461	XXX	0	XXX	31,461
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		15,338,825	0	0	0	15,338,825
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		1,692,156	0	0	0	1,692,156
10. Matured endowments		68,392	0	0	0	68,392
11. Annuity benefits		14,165,129	0	0	0	14,165,129
12. Surrender values and withdrawals for life contracts		28,377,649	0	0	0	28,377,649
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		692,930	0	0	0	692,930
15. Totals		44,996,256	0	0	0	44,996,256
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year	5	210,092	0	0	0	0	0	0	5	210,092
17. Incurred during current year .....	.63	1,689,357	0	0	0	0	0	0	.63	1,689,357
Settled during current year:										
18.1 By payment in full .....	.63	1,760,548		0		0		0	.63	1,760,548
18.2 By payment on compromised claims				0		0		0		0
18.3 Totals paid .....	.63	1,760,548	0	0	0	0	0	0	.63	1,760,548
18.4 Reduction by compromise								0		0
18.5 Amount rejected								0		0
18.6 Total settlements .....	.63	1,760,548	0	0	0	0	0	0	.63	1,760,548
19. Unpaid Dec. 31, current year (16+17-18.6)	5	138,901	0	0	0	0	0	0	5	138,901
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	6,470	925,290,699	0	(a)	0	0	0	0	6,470	925,290,699
21. Issued during year	467	87,919,438							467	87,919,438
22. Other changes to in force (Net)	(441)	(78,559,822)							(441)	(78,559,822)
23. In force December 31 of current year	6,496	934,650,315	0	(a)	0	0	0	0	6,496	934,650,315

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Utah

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		298,096	0	0	0	298,096
2. Annuity considerations			XXX		XXX	0
3. Deposit-type contract funds						0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		298,096	0	0	0	298,096
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments		6,088	0	0	0	6,088
11. Annuity benefits		657,694	0	0	0	657,694
12. Surrender values and withdrawals for life contracts		337,116	0	0	0	337,116
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		40,354	0	0	0	40,354
15. Totals		1,041,252	0	0	0	1,041,252
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year									0	0
17. Incurred during current year	1	6,088	0	0	0	0	0	0	1	6,088
Settled during current year:										
18.1 By payment in full	1	6,088		0		0		0	1	6,088
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	6,088	0	0	0	0	0	0	1	6,088
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	6,088	0	0	0	0	0	0	1	6,088
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	183	62,627,947	0	(a)		0	0	0	183	62,627,947
21. Issued during year	2	300,300				0	0	0	2	300,300
22. Other changes to in force (Net)	4	(2,369,519)							4	(2,369,519)
23. In force December 31 of current year	189	60,558,728	0	(a)		0	0	0	189	60,558,728

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Vermont

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		5,558	0	0	0	5,558
2. Annuity considerations		44,147	0	0	0	44,147
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		49,705	0	0	0	49,705
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits		88,550	0	0	0	88,550
12. Surrender values and withdrawals for life contracts		41,130	0	0	0	41,130
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		1,687	0	0	0	1,687
15. Totals		131,367	0	0	0	131,367
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount		
16. Unpaid December 31, prior year									0	0
17. Incurred during current year									0	0
Settled during current year:									0	0
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	19	4,107,881	0	(a)		0	0	0	19	4,107,881
21. Issued during year						0	0	0	0	0
22. Other changes to in force (Net)	1	50,618							1	50,618
23. In force December 31 of current year	20	4,158,499	0	(a)		0	0	0	20	4,158,499

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Virginia

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		1,233,528	0	0	0	1,233,528
2. Annuity considerations		390,946	0	0	0	390,946
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		1,624,474	0	0	0	1,624,474
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		703,575	0	0	0	.703,575
10. Matured endowments						0
11. Annuity benefits		6,553,420	0	2,570	0	6,553,990
12. Surrender values and withdrawals for life contracts		18,484,780	0	0	0	18,484,780
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		153,340	0	0	0	.153,340
15. Totals		25,895,115	0	2,570	0	25,897,685
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year	1	.23,184	0	0	0	0	0	0	1	.23,184
17. Incurred during current year	14	814,616	0	0	0	0	0	0	14	.814,616
Settled during current year:										
18.1 By payment in full	13	703,575		0		0		0	13	.703,575
18.2 By payment on compromised claims									0	0
18.3 Totals paid	13	703,575	0	0	0	0	0	0	13	.703,575
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	13	703,575	0	0	0	0	0	0	13	.703,575
19. Unpaid Dec. 31, current year (16+17-18.6)	2	134,225	0	0	0	0	0	0	2	134,225
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,711	.330,081,432	0	(a)	0	0	0	0	1,711	.330,081,432
21. Issued during year .....	.87	8,299,345							.87	8,299,345
22. Other changes to in force (Net)	(105)	(13,547,501)							(105)	(13,547,501)
23. In force December 31 of current year	1,693	324,833,276	0	(a)	0	0	0	0	1,693	324,833,276

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Washington

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		385,995	0	0	0	385,995
2. Annuity considerations		25,537	0	0	0	25,537
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		411,532	0	0	0	411,532
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits		930,565	0	0	0	930,565
12. Surrender values and withdrawals for life contracts		1,689,508	0	0	0	1,689,508
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		25,327	0	0	0	25,327
15. Totals		2,645,400	0	0	0	2,645,400
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year	1	51,184	0	0	0	0	0	0	1	51,184
17. Incurred during current year	0	7,574	0	0	0	0	0	0	0	7,574
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	1	58,757	0	0	0	0	0	0	1	58,757
POLICY EXHIBIT					5 No. of Policies					
20. In force December 31, prior year	581	165,586,012	0	(a)	0	0	0	0	581	165,586,012
21. Issued during year	27	2,459,348							27	2,459,348
22. Other changes to in force (Net)	(43)	(9,028,676)							(43)	(9,028,676)
23. In force December 31 of current year	565	159,016,684	0	(a)	0	0	0	0	565	159,016,684

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF West Virginia

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		4,025,751	0	0	0	4,025,751
2. Annuity considerations		9,823,273	0	0	0	9,823,273
3. Deposit-type contract funds		513,809	XXX	0	XXX	513,809
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		14,362,833	0	0	0	14,362,833
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		2,827,058	0	0	0	2,827,058
10. Matured endowments		26,957	0	0	0	26,957
11. Annuity benefits		2,876,768	0	11,500	0	2,888,268
12. Surrender values and withdrawals for life contracts		8,700,084	0	0	0	8,700,084
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		314,851	0	0	0	314,851
15. Totals		14,745,718	0	11,500	0	14,757,218
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year	6	202,419	0	0	0	0	0	0	6	202,419
17. Incurred during current year .....	.65	2,737,558	0	0	0	0	0	0	.65	2,737,558
Settled during current year:										
18.1 By payment in full .....	.69	2,854,015		0		0		0	.69	2,854,015
18.2 By payment on compromised claims				0		0		0		0
18.3 Totals paid .....	.69	2,854,015	0	0	0	0	0	0	.69	2,854,015
18.4 Reduction by compromise								0		0
18.5 Amount rejected								0		0
18.6 Total settlements .....	.69	2,854,015	0	0	0	0	0	0	.69	2,854,015
19. Unpaid Dec. 31, current year (16+17-18.6)	2	85,961	0	0	0	0	0	0	2	85,961
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	4,346	297,764,500	0	(a)	0	0	0	0	4,346	297,764,500
21. Issued during year	183	20,913,623							183	20,913,623
22. Other changes to in force (Net)	(303)	(25,320,706)							(303)	(25,320,706)
23. In force December 31 of current year	4,226	293,357,417	0	(a)	0	0	0	0	4,226	293,357,417

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Wisconsin

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	3,479,440	0	0	0	3,479,440
2. Annuity considerations	12,494,204	0	0	0	12,494,204
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	15,973,644	0	0	0	15,973,644
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,102,443	0	0	0	1,102,443
10. Matured endowments					0
11. Annuity benefits	11,004,161	0	0	0	11,004,161
12. Surrender values and withdrawals for life contracts	27,552,101	0	0	0	27,552,101
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	312,127	0	0	0	312,127
15. Totals	39,970,832	0	0	0	39,970,832
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year	0	102,367	0	0	0	0	0	0	0	102,367
17. Incurred during current year	21	1,000,076	0	0	0	0	0	0	21	1,000,076
Settled during current year:										
18.1 By payment in full	21	1,102,443		0		0		0	21	1,102,443
18.2 By payment on compromised claims										0
18.3 Totals paid	21	1,102,443	0	0		0		0	21	1,102,443
18.4 Reduction by compromise										0
18.5 Amount rejected										0
18.6 Total settlements	21	1,102,443	0	0		0		0	21	1,102,443
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0		0		0		0
POLICY EXHIBIT										
20. In force December 31, prior year	1,982	221,594,067	0	(a)	0	0	0	0	1,982	221,594,067
21. Issued during year	123	12,825,359							123	12,825,359
22. Other changes to in force (Net)	(94)	(9,613,796)							(94)	(9,613,796)
23. In force December 31 of current year	2,011	224,805,630	0	(a)	0	0	0	0	2,011	224,805,630

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Wyoming

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		36,582	0	0	0	36,582
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		36,582	0	0	0	36,582
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits		399,646	0	0	0	399,646
12. Surrender values and withdrawals for life contracts		415,296	0	0	0	415,296
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		1,782	0	0	0	1,782
15. Totals		816,724	0	0	0	816,724
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year									0	0
17. Incurred during current year									0	0
Settled during current year:									0	0
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	.54	7,874,877	0	(a)		0	0	0	.54	7,874,877
21. Issued during year	1	25,000				0	0	0	1	25,000
22. Other changes to in force (Net)	2	990,707							2	990,707
23. In force December 31 of current year	57	8,890,584	0	(a)		0	0	0	57	8,890,584

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF American Samoa

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance						0
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)	0	0	0	0	0	0
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)	0	0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts						0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals	0	0	0	0	0	0
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page	0	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year									0	0
17. Incurred during current year									0	0
Settled during current year:									0	0
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year									0	0
21. Issued during year									0	0
22. Other changes to in force (Net)									0	0
23. In force December 31 of current year	0	0	0	(a)	0	0	0	0	0	0

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Guam

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		6,288	0	0	0	6,288
2. Annuity considerations		4,869,241	0	0	0	4,869,241
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		4,875,529	0	0	0	4,875,529
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts		426,731	0	0	0	426,731
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		426,731	0	0	0	426,731
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year									0	0
17. Incurred during current year									0	0
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					5 No. of Policies					
20. In force December 31, prior year	2	316,433	0	(a)	0	0	0	0	2	316,433
21. Issued during year									0	0
22. Other changes to in force (Net)	1	(124,409)							1	(124,409)
23. In force December 31 of current year	3	192,024	0	(a)	0	0	0	0	3	192,024

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Puerto Rico

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		8,529	0	0	0	8,529
2. Annuity considerations			XXX		XXX	0
3. Deposit-type contract funds						0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		8,529	0	0	0	8,529
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts		11,424	0	0	0	11,424
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		588	0	0	0	588
15. Totals		12,012	0	0	0	12,012
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year									0	0
17. Incurred during current year									0	0
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	15	1,555,892	0	(a)		0	0	0	15	1,555,892
21. Issued during year						0	0	0	0	0
22. Other changes to in force (Net)	(2)	(416,396)							(2)	(416,396)
23. In force December 31 of current year	13	1,139,496	0	(a)		0	0	0	13	1,139,496

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF U.S. Virgin Islands

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		316	0	0	0	316
2. Annuity considerations			XXX		XXX	0
3. Deposit-type contract funds						0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		316	0	0	0	316
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts						0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		0	0	0	0	0
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year									0	0
17. Incurred during current year									0	0
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					5 No. of Policies					
20. In force December 31, prior year	3	350,000	0	(a)	0	0	0	0	3	350,000
21. Issued during year									0	0
22. Other changes to in force (Net)									0	0
23. In force December 31 of current year	3	350,000	0	(a)	0	0	0	0	3	350,000

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Northern Mariana Islands

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance					0
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	0	0	0	0	0
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	0	0	0
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total					
16. Unpaid December 31, prior year									0	0
17. Incurred during current year									0	0
Settled during current year:									0	0
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year									0	0
21. Issued during year									0	0
22. Other changes to in force (Net)									0	0
23. In force December 31 of current year	0	0	0	(a)	0	0	0	0	0	0

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Canada

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance						0
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)	0	0	0	0	0	0
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)	0	0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts						0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals	0	0	0	0	0	0
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page	0	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year									0	0
17. Incurred during current year									0	0
Settled during current year:									0	0
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					5 No. of Policies					
20. In force December 31, prior year	0	0	0	(a)	0	0	0	0	0	0
21. Issued during year									0	0
22. Other changes to in force (Net)									0	0
23. In force December 31 of current year	0	0	0	(a)	0	0	0	0	0	0

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ 0 and number of persons insured under indemnity only products _____ 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Other Aliens

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		57,275	0	0	0	57,275
2. Annuity considerations		0	0	0	0	0
3. Deposit-type contract funds		0	XXX	0	XXX	0
4. Other considerations		0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)		57,275	0	0	0	57,275
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit		0	0	0	0	0
6.2 Applied to pay renewal premiums		0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		0	0	0	0	0
6.4 Other		0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit		0	0	0	0	0
7.2 Applied to provide paid-up annuities		0	0	0	0	0
7.3 Other		0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		0	0	0	0	0
10. Matured endowments		0	0	0	0	0
11. Annuity benefits		368,683	0	170	0	368,853
12. Surrender values and withdrawals for life contracts		189,393	0	0	0	189,393
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		3,264	0	0	0	3,264
15. Totals		561,340	0	170	0	561,510
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	109	18,119,599	0	(a)		0	0	0	109	18,119,599
21. Issued during year	0	0	0	0		0	0	0	0	0
22. Other changes to in force (Net)	(1)	1,705,385	0	0		0	0	0	(1)	1,705,385
23. In force December 31 of current year	108	19,824,984	0	(a)		0	0	0	108	19,824,984

(a) Includes Individual Credit Life Insurance prior year \$ 0 , current year \$ 0
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 , current year \$ 0

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)	0	0	0	0	0
24.1 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b)	0	0	0	0	0
25.2 Guaranteed renewable (b)	0	0	0	0	0
25.3 Non-renewable for stated reasons only (b)	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other (b)	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

NAIC Group Code 0836

DURING THE YEAR 2016

NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	234,381,772		0	0	0	234,381,772
2. Annuity considerations	275,701,768		0	486,303	0	276,188,071
3. Deposit-type contract funds	2,272,674,392		XXX	0	XXX	2,272,674,392
4. Other considerations	0		0	0	0	0
5. Totals (Sum of Lines 1 to 4)	2,782,757,932		0	486,303	0	2,783,244,235
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit	0		0	0	0	0
6.2 Applied to pay renewal premiums	0		0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	0		0	0	0	0
6.4 Other	0		0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	0		0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit	0		0	0	0	0
7.2 Applied to provide paid-up annuities	0		0	0	0	0
7.3 Other	0		0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0		0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0		0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	121,214,021		0	0	0	121,214,021
10. Matured endowments	1,992,187		0	0	0	1,992,187
11. Annuity benefits	251,721,024		0	1,150,081	0	252,871,105
12. Surrender values and withdrawals for life contracts	568,567,850		0	0	0	568,567,850
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0		0	0	0	0
14. All other benefits, except accident and health	15,923,745		0	0	0	15,923,745
15. Totals	959,418,827		0	1,150,081	0	960,568,908
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page	0		0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0		0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year	277	14,663,585	0	0	0	0	0	0	277	14,663,585
17. Incurred during current year	3,184	128,323,037	0	0	0	0	0	0	3,184	128,323,037
Settled during current year:										
18.1 By payment in full	3,150	123,206,208	0	0	0	0	0	0	3,150	123,206,208
18.2 By payment on compromised claims	2	100,000	0	0	0	0	0	0	2	100,000
18.3 Totals paid	3,152	123,306,208	0	0	0	0	0	0	3,152	123,306,208
18.4 Reduction by compromise	2	19,394	0	0	0	0	0	0	2	19,394
18.5 Amount rejected	10	471,801	0	0	0	0	0	0	10	471,801
18.6 Total settlements	3,164	123,797,403	0	0	0	0	0	0	3,164	123,797,403
19. Unpaid Dec. 31, current year (16+17-18.6)	297	19,189,219	0	0	0	0	0	0	297	19,189,219
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	261,150	24,042,143,541	0	(a)	0	0	0	0	261,150	24,042,143,541
21. Issued during year	13,568	1,659,643,051	0		0	0	0	0	13,568	1,659,643,051
22. Other changes to in force (Net)	(18,322)	(1,722,276,507)	0		0	0	0	0	(18,322)	(1,722,276,507)
23. In force December 31 of current year	256,396	23,979,510,085	0	(a)	0	0	0	0	256,396	23,979,510,085

(a) Includes Individual Credit Life Insurance prior year \$ 0 , current year \$ 0
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 , current year \$ 0

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)	0	0	0	0	0
24.1 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b)	0	0	0	0	0
25.2 Guaranteed renewable (b)	0	0	0	0	0
25.3 Non-renewable for stated reasons only (b)	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other (b)	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company
FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE

	1 Amount
1. Reserve as of December 31, Prior Year	(7,590,759)
2. Current year's realized pre-tax capital gains/(losses) of \$ 5,660,246 transferred into the reserve net of taxes of \$ 1,981,086	3,679,160
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)	(3,911,599)
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	(586,477)
6. Reserve as of December 31, current year (Line 4 minus Line 5)	(3,325,122)

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 Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2016	825,472	(1,411,949)	0	(586,477)
2. 2017	(723,609)	535,238	0	(188,371)
3. 2018	(1,430,998)	624,124	0	(806,874)
4. 2019	(1,557,891)	552,177	0	(1,005,714)
5. 2020	(1,294,951)	480,204	0	(814,747)
6. 2021	(997,733)	406,978	0	(590,755)
7. 2022	(769,617)	336,638	0	(432,979)
8. 2023	(474,437)	281,513	0	(192,924)
9. 2024	(259,672)	221,373	0	(38,299)
10. 2025	(102,122)	157,288	0	55,166
11. 2026	(30,753)	91,784	0	61,031
12. 2027	(76,904)	62,524	0	(14,380)
13. 2028	(118,750)	62,773	0	(55,977)
14. 2029	(109,702)	66,885	0	(42,817)
15. 2030	(106,344)	69,082	0	(37,262)
16. 2031	(107,245)	71,514	0	(35,731)
17. 2032	(130,018)	74,468	0	(55,550)
18. 2033	(134,479)	74,688	0	(59,791)
19. 2034	(116,845)	76,589	0	(40,256)
20. 2035	(89,772)	78,369	0	(11,403)
21. 2036	(70,837)	78,467	0	7,630
22. 2037	(50,667)	81,098	0	30,431
23. 2038	(28,493)	84,703	0	56,210
24. 2039	4,628	86,505	0	91,133
25. 2040	41,812	91,911	0	133,723
26. 2041	72,878	93,713	0	166,591
27. 2042	86,603	88,307	0	174,910
28. 2043	83,226	70,285	0	153,511
29. 2044	58,682	50,461	0	109,143
30. 2045	17,783	30,637	0	48,420
31. 2046 and Later		10,813	0	10,813
32. Total (Lines 1 to 31)	(7,590,755)	3,679,160	0	(3,911,595)

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

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	96,886,149	9,883,692	106,769,841	30,772,879	11,877,906	42,650,785	149,420,626
2. Realized capital gains/(losses) net of taxes - General Account	(13,307,098)		(13,307,098)	2,527,538		2,527,538	(10,779,560)
3. Realized capital gains/(losses) net of taxes - Separate Accounts			0			0	0
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	(366,336)		(366,336)	507,533	11,360,309	11,867,842	11,501,506
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	21,145,768	2,411,230	23,556,998	0	3,742,990	3,742,990	27,299,988
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	104,358,483	12,294,922	116,653,405	33,807,950	26,981,205	60,789,155	177,442,560
9. Maximum reserve	97,288,497	9,742,476	107,030,973	27,901,035	13,169,996	41,071,031	148,102,004
10. Reserve objective	67,968,736	7,511,539	75,480,275	27,741,614	9,188,779	36,930,393	112,410,668
11. 20% of (Line 10 - Line 8)	(7,277,949)	(956,677)	(8,234,626)	(1,213,267)	(3,558,485)	(4,771,752)	(13,006,378)
12. Balance before transfers (Lines 8 + 11)	97,080,534	11,338,245	108,418,779	32,594,683	23,422,720	56,017,403	164,436,182
13. Transfers	207,963	(207,963)	0			0	0
14. Voluntary contribution			0			0	0
15. Adjustment down to maximum/up to zero		(1,387,806)	(1,387,806)	(4,693,648)	(10,252,724)	(14,946,372)	(16,334,178)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	97,288,497	9,742,476	107,030,973	27,901,035	13,169,996	41,071,031	148,102,004

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

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)
LONG-TERM BONDS												
1.	1	Exempt Obligations	225,555,600	XXX	XXX	.225,555,600	0.0000	0	0.0000	0	0.0000	0
2.		Highest Quality	5,973,027,085	XXX	XXX	5,973,027,085	0.0004	2,389,211	0.0023	13,737,962	0.0030	17,919,081
3.		High Quality	3,104,132,520	XXX	XXX	3,104,132,520	0.0019	5,897,852	0.0058	18,003,969	0.0090	27,937,193
4.		Medium Quality	456,116,572	XXX	XXX	.456,116,572	0.0093	4,241,884	0.0230	10,490,681	0.0340	15,507,963
5.		Low Quality	230,014,288	XXX	XXX	.230,014,288	0.0213	4,899,304	0.0530	12,190,757	0.0750	17,251,072
6.		Lower Quality	78,908,221	XXX	XXX	.78,908,221	0.0432	3,408,835	0.1100	8,679,904	0.1700	13,414,398
7.		In or Near Default	20,040,729	XXX	XXX	20,040,729	0.0000	0	0.2000	4,008,146	0.2000	4,008,146
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX	0	XXX	0	XXX	0	XXX	0
9.		Total Long-Term Bonds (Sum of Lines 1 through 8)	10,087,795,015	XXX	XXX	10,087,795,015	XXX	20,837,086	XXX	67,111,419	XXX	96,037,852
PREFERRED STOCK												
10.	1	Highest Quality	10,000,000	XXX	XXX	10,000,000	0.0004	4,000	0.0023	23,000	0.0030	30,000
11.		High Quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
12.		Medium Quality	2,121,638	XXX	XXX	2,121,638	0.0093	19,731	0.0230	48,798	0.0340	72,136
13.		Low Quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
14.		Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
15.		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)	12,121,638	XXX	12,121,638	XXX	23,731	XXX	71,798	XXX	102,136
SHORT - TERM BONDS												
18.	1	Exempt Obligations	25,000	XXX	XXX	.25,000	0.0000	0	0.0000	0	0.0000	0
19.		Highest Quality	38,106,887	XXX	XXX	38,106,887	0.0004	15,243	0.0023	87,646	0.0030	114,321
20.		High Quality	115,122	XXX	XXX	115,122	0.0019	219	0.0058	668	0.0090	1,036
21.		Medium Quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
22.		Low Quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
23.		Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
24.		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)	38,247,009	XXX	38,247,009	XXX	15,461	XXX	88,314	XXX	115,357
DERIVATIVE INSTRUMENTS												
26.	1	Exchange Traded		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
27.		Highest Quality	271,760	XXX	XXX	271,760	0.0004	109	0.0023	625	0.0030	815
28.		High Quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
29.		Medium Quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
30.		Low Quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
31.		Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
32.		In or Near Default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
33.			Total Derivative Instruments	271,760	XXX	271,760	XXX	109	XXX	625	XXX	815
34.			Total (Lines 9 + 17 + 25 + 33)	10,138,435,422	XXX	10,138,435,422	XXX	20,876,388	XXX	67,272,156	XXX	96,256,160

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

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)
31		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm Mortgages - CM1 - Highest Quality				XXX	0	0.0010	0	0.0050	0	0.0065
36.		Farm Mortgages - CM2 - High Quality				XXX	0	0.0035	0	0.0100	0	0.0130
37.		Farm Mortgages - CM3 - Medium Quality				XXX	0	0.0060	0	0.0175	0	0.0225
38.		Farm Mortgages - CM4 - Low Medium Quality				XXX	0	0.0105	0	0.0300	0	0.0375
39.		Farm Mortgages - CM5 - Low Quality				XXX	0	0.0160	0	0.0425	0	0.0550
40.		Residential Mortgages - Insured or Guaranteed				XXX	0	0.0003	0	0.0006	0	0.0010
41.		Residential Mortgages - All Other				XXX	0	0.0013	0	0.0030	0	0.0040
42.		Commercial Mortgages - Insured or Guaranteed				XXX	0	0.0003	0	0.0006	0	0.0010
43.		Commercial Mortgages - All Other - CM1 - Highest Quality	275,394,878			XXX	.275,394,878	0.0010	.275,395	0.0050	1,376,974	0.0065
44.		Commercial Mortgages - All Other - CM2 - High Quality	455,784,393			XXX	.455,784,393	0.0035	.1,595,245	0.0100	4,557,844	0.0130
45.		Commercial Mortgages - All Other - CM3 - Medium Quality	90,098,339			XXX	.90,098,339	0.0060	.540,590	0.0175	1,576,721	0.0225
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality				XXX	0	0.0105	0	0.0300	0	0.0375
47.		Commercial Mortgages - All Other - CM5 - Low Quality				XXX	0	0.0160	0	0.0425	0	0.0550
Overdue, Not in Process:												
48.		Farm Mortgages				XXX	0	0.0420	0	0.0760	0	0.1200
49.		Residential Mortgages - Insured or Guaranteed				XXX	0	0.0005	0	0.0012	0	0.0020
50.		Residential Mortgages - All Other				XXX	0	0.0025	0	0.0058	0	0.0090
51.		Commercial Mortgages - Insured or Guaranteed				XXX	0	0.0005	0	0.0012	0	0.0020
52.		Commercial Mortgages - All Other				XXX	0	0.0420	0	0.0760	0	0.1200
In Process of Foreclosure:												
53.		Farm Mortgages				XXX	0	0.0000	0	0.1700	0	0.1700
54.		Residential Mortgages - Insured or Guaranteed				XXX	0	0.0000	0	0.0040	0	0.0040
55.		Residential Mortgages - All Other				XXX	0	0.0000	0	0.0130	0	0.0130
56.		Commercial Mortgages - Insured or Guaranteed				XXX	0	0.0000	0	0.0040	0	0.0040
57.		Commercial Mortgages - All Other				XXX	0	0.0000	0	0.1700	0	0.1700
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	821,277,610	0	XXX	821,277,610	XXX	2,411,230	XXX	7,511,539	XXX	9,742,476
59.		Schedule DA Mortgages				XXX	0	0.0030	0	0.0100	0	0.0130
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	821,277,610	0	XXX	821,277,610	XXX	2,411,230	XXX	7,511,539	XXX	9,742,476

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

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.		COMMON STOCK										
		Unaffiliated - Public	200,865,170	XXX	XXX	200,865,170	0.0000	0	0.1360 (a)	27,317,663	0.1360 (a)	27,317,663
		Unaffiliated - Private		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
		Federal Home Loan Bank	53,140,100	XXX	XXX	53,140,100	0.0000	0	0.0050	265,701	0.0080	425,121
		Affiliated - Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
		Affiliated - Investment Subsidiary:										
		Fixed Income - Exempt Obligations				0	XXX		XXX		XXX	
		Fixed Income - Highest Quality				0	XXX		XXX		XXX	
		Fixed Income - High Quality				0	XXX		XXX		XXX	
		Fixed Income - Medium Quality				0	XXX		XXX		XXX	
		Fixed Income - Low Quality				0	XXX		XXX		XXX	
		Fixed Income - Lower Quality				0	XXX		XXX		XXX	
		Fixed Income - In/Near Default				0	XXX		XXX		XXX	
		Unaffiliated Common Stock - Public				0	0.0000	0	0.1360 (a)	0	0.1360 (a)	0
		Unaffiliated Common Stock - Private				0	0.0000	0	0.1600	0	0.1600	0
		Real Estate				0	(b)	0	(b)	0	(b)	0
		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)	1,217,313	XXX	XXX	1,217,313	0.0000	0	0.1300	158,251	0.1300	158,251
		Affiliated - All Other		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
		Total Common Stock (Sum of Lines 1 through 16)	255,222,583	0	0	255,222,583	XXX	0	XXX	27,741,614	XXX	27,901,035
18.		REAL ESTATE										
		Home Office Property (General Account only)				0	0.0000	0	0.0750	0	0.0750	0
		Investment Properties				0	0.0000	0	0.0750	0	0.0750	0
		Properties Acquired in Satisfaction of Debt				0	0.0000	0	0.1100	0	0.1100	0
		Total Real Estate (Sum of Lines 18 through 20)	0	0	0	0	XXX	0	XXX	0	XXX	0
22.	1	OTHER INVESTED ASSETS										
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS										
		Exempt Obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
		Highest Quality		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
		High Quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
		Medium Quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
		Low Quality	165,529,125	XXX	XXX	165,529,125	0.0213	3,525,770	0.0530	8,773,044	0.0750	12,414,684
		Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
		In or Near Default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
		Total with Bond Characteristics (Sum of Lines 22 through 28)	165,529,125	XXX	XXX	165,529,125	XXX	3,525,770	XXX	8,773,044	XXX	12,414,684

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

ASSET VALUATION RESERVE (Continued)
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)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
30.	1	Highest Quality	33,376,271	XXX	XXX	33,376,271	0.0004	13,351	0.0023	76,765	0.0030	100,129
31.	2	High Quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
32.	3	Medium Quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
33.	4	Low Quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
34.	5	Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
35.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
36.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)	33,376,271	XXX	XXX	33,376,271	XXX	13,351	XXX	76,765	XXX	100,129
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing Affiliated:										
38.		Mortgages - CM1 - Highest Quality			XXX	0	0.0010	0	0.0050	0	0.0065	0
39.		Mortgages - CM2 - High Quality			XXX	0	0.0035	0	0.0100	0	0.0130	0
40.		Mortgages - CM3 - Medium Quality			XXX	0	0.0060	0	0.0175	0	0.0225	0
41.		Mortgages - CM4 - Low Medium Quality			XXX	0	0.0105	0	0.0300	0	0.0375	0
42.		Mortgages - CM5 - Low Quality			XXX	0	0.0160	0	0.0425	0	0.0550	0
43.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0
44.		Residential Mortgages - All Other			XXX	0	0.0013	0	0.0030	0	0.0040	0
45.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0
		Overdue, Not in Process Affiliated:										
46.		Farm Mortgages			XXX	0	0.0420	0	0.0760	0	0.1200	0
47.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
48.		Residential Mortgages - All Other			XXX	0	0.0025	0	0.0058	0	0.0090	0
49.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
50.		Commercial Mortgages - All Other			XXX	0	0.0420	0	0.0760	0	0.1200	0
		In Process of Foreclosure Affiliated:										
51.		Farm Mortgages			XXX	0	0.0000	0	0.1700	0	0.1700	0
52.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
53.		Residential Mortgages - All Other			XXX	0	0.0000	0	0.0130	0	0.0130	0
54.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
55.		Commercial Mortgages - All Other			XXX	0	0.0000	0	0.1700	0	0.1700	0
56.		Total Affiliated (Sum of Lines 38 through 55)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
57.		Unaffiliated - In Good Standing With Covenants			XXX	0	(c)	0	(c)	0	(c)	0
58.		Unaffiliated - In Good Standing Defeased With Government Securities			XXX	0	0.0010	0	0.0050	0	0.0065	0
59.		Unaffiliated - In Good Standing Primarily Senior	11,057,898		XXX	11,057,898	0.0035	38,703	0.0010	11,058	0.0130	143,753
60.		Unaffiliated - In Good Standing All Other			XXX	0	0.0060	0	0.0175	0	0.0225	0
61.		Unaffiliated - Overdue, Not in Process			XXX	0	0.0420	0	0.0760	0	0.1200	0
62.		Unaffiliated - In Process of Foreclosure			XXX	0	0.0000	0	0.1700	0	0.1700	0
63.		Total Unaffiliated (Sum of Lines 57 through 62)	11,057,898	0	XXX	11,057,898	XXX	38,703	XXX	11,058	XXX	143,753
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)	11,057,898	0	XXX	11,057,898	XXX	38,703	XXX	11,058	XXX	143,753

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

ASSET VALUATION RESERVE (Continued)
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)
65.		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK										
66.		Unaffiliated Public		XXX	XXX	0	0.0000	0	0.1360 (a)	0	0.1360 (a)	
67.		Unaffiliated Private	83,177	XXX	XXX	83,177	0.0000	0	0.1600	13,308	0.1600	
68.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	
69.		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		XXX	XXX	0	0.0000	0	0.1300	0	0.1300	
70.		Affiliated Other - All Other		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	
		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	83,177	XXX	XXX	83,177	XXX	0	XXX	13,308	XXX	
71.		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE										
72.		Home Office Property (General Account only)				0	0.0000	0	0.0750	0	0.0750	
73.		Investment Properties				0	0.0000	0	0.0750	0	0.0750	
74.		Properties Acquired in Satisfaction of Debt				0	0.0000	0	0.1100	0	0.1100	
		Total with Real Estate Characteristics (Sum of Lines 71 through 73)	0	0	0	0	XXX	0	XXX	0	XXX	
75.		LOW INCOME HOUSING TAX CREDIT INVESTMENTS										
76.		Guaranteed Federal Low Income Housing Tax Credit	0			0	0.0003	0	0.0006	0	0.0010	
77.		Non-guaranteed Federal Low Income Housing Tax Credit	26,216,949			26,216,949	0.0063	165,167	0.0120	314,603	0.0190	
78.		Guaranteed State Low Income Housing Tax Credit	0			0	0.0003	0	0.0006	0	0.0010	
79.		Non-guaranteed State Low Income Housing Tax Credit	0			0	0.0063	0	0.0120	0	0.0190	
80.		All Other Low Income Housing Tax Credit	0			0	0.0273	0	0.0600	0	0.0975	
		Total LIHTC (Sum of Lines 75 through 79)	26,216,949	0	0	26,216,949	XXX	165,167	XXX	314,603	XXX	
81.		ALL OTHER INVESTMENTS										
82.		NAIC 1 Working Capital Finance Investments		XXX		0	0.0000	0	0.0037	0	0.0037	
83.		NAIC 2 Working Capital Finance Investments		XXX		0	0.0000	0	0.0120	0	0.0120	
84.		Other Invested Assets - Schedule BA		XXX		0	0.0000	0	0.1300	0	0.1300	
85.		Other Short-Term Invested Assets - Schedule DA		XXX		0	0.0000	0	0.1300	0	0.1300	
		Total All Other (Sum of Lines 81, 82, 83 and 84)	0	XXX	0	0	XXX	0	XXX	0	XXX	
		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)	236,263,420	0	0	236,263,420	XXX	3,742,990	XXX	9,188,779	XXX	
											13,169,996	

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

ASSET VALUATION RESERVE (Continued)

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS REPPLICATIONS (SYNTHETIC) ASSETS

1 RSAT Number	2 Type	3 CUSIP	4 Description of Asset(s)	5 NAIC Designation or Other Description of Asset	6 Value of Asset	7 AVR Basic Contribution	8 AVR Reserve Objective	9 AVR Maximum Reserve
913017F*5	R.	913017-BM-0	United Technologies	1	10,083,047	4,031	23,179	30,234
913017F*5	CN..	31398J-ZS-5	COMM 2006-C8 A4	1	10,085,447	0	0	0
125896A*1	R.	125896-BA-7	CMS Energy	2	15,632,605	29,613	90,398	140,273
125896A*1	CN..	50185V-AA-1	LCCM 2014-909 A	1FM	15,304,859	0	0	0
251799A*3	R.	251799-AA-0	Devon Energy	3	14,915,531	140,487	347,441	513,608
251799A*3	CN..	05544B-AA-5	BHMS 2014-ATLS	1FM	15,003,161	0	0	0
251799A*3	R.	251799-AA-0	Devon Energy	3	10,125,418	95,249	235,562	348,222
251799A*3	CN..	91830M-AA-4	VNDL 2013-PENN A	1FM	10,183,838	0	0	0
0199999. Subtotal Default Component - Other Than Mortgage					101,333,906	269,380	696,580	1,032,337
0599999 - Total					101,333,906	269,380	696,580	1,032,337

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

SCHEDULE F

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

Schedule H - Part 1 - Analysis of Underwriting Operations

N O N E

Schedule H - Part 2 - Reserves and Liabilities

N O N E

Schedule H - Part 3 - Prior Year's Claim Reserves and Liabilities

N O N E

Schedule H - Part 4 - Reinsurance

N O N E

Schedule H - Part 5 - Health Claims

N O N E

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

SCHEDULE S - PART 1 - SECTION 1

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

SCHEDULE S - PART 1 - SECTION 2

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses 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 Paid Losses	7 Unpaid Losses
0399999. Total Life and Annuity - U.S. Affiliates					0	0
0699999. Total Life and Annuity - Non-U.S. Affiliates					0	0
0799999. Total Life and Annuity - Affiliates					0	0
80659 ..38-0397420 ..08/01/2008 ..Canada Life Assurance Co. USB				MI.....	557,805	544,996
62308 ..06-0303370 ..01/01/1998 ..Connecticut General Life				CT.....	0	0
62308 ..06-0303370 ..05/01/1982 ..Connecticut General Life				CT.....	50,068	1,374
86258 ..13-2572994 ..08/01/1997 ..General Re Life Corporation				CT.....	0	24,280
88340 ..59-2859797 ..12/01/1999 ..Hanover Life Reinsurance Co.				FL.....	0	2,086
66346 ..58-0828824 ..01/01/1966 ..Munich American Reassurance Co.				GA.....	0	1,003
93572 ..43-1235868 ..01/01/1982 ..RGA Reinsurance Co.				MO.....	673,965	643,691
97071 ..13-3126819 ..08/01/2014 ..SCOR Global Life USA Reinsurance Co.				DE.....	84,248	129,063
82627 ..06-0839705 ..09/30/2005 ..Swiss Re Life & Health America				NY.....	1,217,316	4,257,250
0899999. Life and Annuity - U.S. Non-Affiliates					2,583,402	5,603,743
00000 ..AA-1580095 ..07/27/2008 ..TOA Reinsurance Company				JPN.....	381,567	433,097
0999999. Life and Annuity - Non-U.S. Non-Affiliates					381,567	433,097
1099999. Total Life and Annuity - Non-Affiliates					2,964,969	6,036,840
1199999. Total Life and Annuity					2,964,969	6,036,840
1499999. Total Accident and Health - U.S. Affiliates					0	0
1799999. Total Accident and Health - Non-U.S. Affiliates					0	0
1899999. Total Accident and Health - Affiliates					0	0
2199999. Total Accident and Health - Non-Affiliates					0	0
2299999. Total Accident and Health					0	0
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					2,583,402	5,603,743
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)					381,567	433,097
9999999 Totals - Life, Annuity and Accident and Health					2,964,969	6,036,840

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

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 Domi- ciliary Juris- diction	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		
0399999.			Total General Account - Authorized U.S. Affiliates				0	0	0	0	0	0	0	0
0699999.			Total General Account - Authorized Non-U.S. Affiliates				0	0	0	0	0	0	0	0
0799999.			Total General Account - Authorized Affiliates				0	0	0	0	0	0	0	0
80659	.38-0397420	08/01/2008	Canada Life Assurance Co. USB	MI	YRT/I..	OL	1,795,637,295	1,740,069	1,508,156	1,848,314				
62308	.06-0303370	01/01/1998	Connecticut General Life	CT	OTH/I..	VSA	0	0	39,856	1,713				
62308	.06-0303370	05/01/1982	Connecticut General Life	CT	YRT/I..	OL	5,515,833	72,235	69,507	102,820				
86258	.13-2572994	08/01/1997	General Re Life Corporation	CT	YRT/I..	OL	6,220,674	90,493	96,017	108,618				
88340	.59-2859797	12/01/1999	Hannover Life Reinsurance Co.	FL	YRT/I..	OL	18,846,361	109,665	109,831	156,751				
66346	.58-0828824	01/01/1966	Munich American Reassurance Co.	GA	YRT/I..	OL	4,680,729	52,728	56,276	86,603				
93572	.43-1235868	01/01/1982	RGA Reinsurance Co.	MO	YRT/I..	OL	1,738,132,010	3,268,641	2,671,376	3,748,179				
97071	.13-3126819	08/01/2014	SCOR Global Life USA Reinsurance Co.	DE	YRT/I..	OL	34,120,375	387,422	198,869	366,035				
82627	.06-0839705	09/30/2005	Swiss Re Life & Health America	NY	YRT/I..	OL	4,083,817,116	13,622,176	12,829,585	9,782,312				
0899999.			General Account - Authorized U.S. Non-Affiliates				7,686,970,393	19,343,429	17,579,473	16,201,345	0	0	0	0
1099999.			Total General Account - Authorized Non-Affiliates				7,686,970,393	19,343,429	17,579,473	16,201,345	0	0	0	0
1199999.			Total General Account Authorized				7,686,970,393	19,343,429	17,579,473	16,201,345	0	0	0	0
1499999.			Total General Account - Unauthorized U.S. Affiliates				0	0	0	0	0	0	0	0
1799999.			Total General Account - Unauthorized Non-U.S. Affiliates				0	0	0	0	0	0	0	0
1899999.			Total General Account - Unauthorized Affiliates				0	0	0	0	0	0	0	0
00000	.AA-1580095	08/01/2008	TOA Reinsurance Company	JPN	YRT/I..	OL	1,217,554,078	1,034,153	869,517	1,061,118				
00000	.AA-3160036	10/01/2012	RGA Reinsurance Co Barbados, LTD	BRB	OTH/I..	OL				312,972				
2099999.			General Account - Unauthorized Non-U.S. Non-Affiliates				1,217,554,078	1,034,153	869,517	1,374,090	0	0	0	0
2199999.			Total General Account - Unauthorized Non-Affiliates				1,217,554,078	1,034,153	869,517	1,374,090	0	0	0	0
2299999.			Total General Account Unauthorized				1,217,554,078	1,034,153	869,517	1,374,090	0	0	0	0
2599999.			Total General Account - Certified U.S. Affiliates				0	0	0	0	0	0	0	0
2899999.			Total General Account - Certified Non-U.S. Affiliates				0	0	0	0	0	0	0	0
2999999.			Total General Account - Certified Affiliates				0	0	0	0	0	0	0	0
3299999.			Total General Account - Certified Non-Affiliates				0	0	0	0	0	0	0	0
3399999.			Total General Account Certified				0	0	0	0	0	0	0	0
3499999.			Total General Account Authorized, Unauthorized and Certified				8,904,524,471	20,377,582	18,448,990	17,575,435	0	0	0	0
3799999.			Total Separate Accounts - Authorized U.S. Affiliates				0	0	0	0	0	0	0	0
4099999.			Total Separate Accounts - Authorized Non-U.S. Affiliates				0	0	0	0	0	0	0	0
4199999.			Total Separate Accounts - Authorized Affiliates				0	0	0	0	0	0	0	0
4499999.			Total Separate Accounts - Authorized Non-Affiliates				0	0	0	0	0	0	0	0
4599999.			Total Separate Accounts Authorized				0	0	0	0	0	0	0	0
4899999.			Total Separate Accounts - Unauthorized U.S. Affiliates				0	0	0	0	0	0	0	0
5199999.			Total Separate Accounts - Unauthorized Non-U.S. Affiliates				0	0	0	0	0	0	0	0
5299999.			Total Separate Accounts - Unauthorized Affiliates				0	0	0	0	0	0	0	0
5599999.			Total Separate Accounts - Unauthorized Non-Affiliates				0	0	0	0	0	0	0	0
5699999.			Total Separate Accounts Unauthorized				0	0	0	0	0	0	0	0
5999999.			Total Separate Accounts - Certified U.S. Affiliates				0	0	0	0	0	0	0	0
6299999.			Total Separate Accounts - Certified Non-U.S. Affiliates				0	0	0	0	0	0	0	0
6399999.			Total Separate Accounts - Certified Affiliates				0	0	0	0	0	0	0	0
6699999.			Total Separate Accounts - Certified Non-Affiliates				0	0	0	0	0	0	0	0
6799999.			Total Separate Accounts Certified				0	0	0	0	0	0	0	0
6899999.			Total Separate Accounts Authorized, Unauthorized and Certified				0	0	0	0	0	0	0	0
6999999.			Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)				7,686,970,393	19,343,429	17,579,473	16,201,345	0	0	0	0
7099999.			Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)				1,217,554,078	1,034,153	869,517	1,374,090	0	0	0	0
9999999 - Totals							8,904,524,471	20,377,582	18,448,990	17,575,435	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

SCHEDULE S - PART 3 - SECTION 2

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Reserve Credit Taken	6 Paid and Unpaid Losses Recoverable (Debit)	7 Other Debits	8 Total (Cols.5+6+7)	9 Letters of Credit	10 Issuing or Confirming Bank Reference Number (a)	11 Trust Agreements	12 Funds Deposited by and Withheld from Reinsurers	13 Other	14 Miscellaneous Balances (Credit)	15 Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999. Total General Account - Life and Annuity U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0699999. Total General Account - Life and Annuity Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0799999. Total General Account - Life and Annuity Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
..00000 ..AA-1580095 ..08/01/2008 ..TOA Reinsurance Company	1,034,153		814,665				1,848,818	1,865,000	0001					1,848,818
93572 ..43-1235868 ..10/01/2012 ..RGA Reinsurance Company Barbados LTD							0							0
0999999. General Account - Life and Annuity Non-U.S. Non-Affiliates				1,034,153	814,665	0	1,848,818	1,865,000	XXX	0	0	0	0	1,848,818
1099999. Total General Account - Life and Annuity Non-Affiliates				1,034,153	814,665	0	1,848,818	1,865,000	XXX	0	0	0	0	1,848,818
1199999. Total General Account Life and Annuity				1,034,153	814,665	0	1,848,818	1,865,000	XXX	0	0	0	0	1,848,818
1499999. Total General Account - Accident and Health U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1799999. Total General Account - Accident and Health Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1899999. Total General Account - Accident and Health Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2199999. Total General Account - Accident and Health Non-Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2299999. Total General Account Accident and Health				0	0	0	0	0	XXX	0	0	0	0	0
2399999. Total General Account				1,034,153	814,665	0	1,848,818	1,865,000	XXX	0	0	0	0	1,848,818
2699999. Total Separate Accounts - U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2999999. Total Separate Accounts - Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3099999. Total Separate Accounts - Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3399999. Total Separate Accounts - Non-Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3499999. Total Separate Accounts				0	0	0	0	0	XXX	0	0	0	0	0
3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)				0	0	0	0	0	XXX	0	0	0	0	0
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)				1,034,153	814,665	0	1,848,818	1,865,000	XXX	0	0	0	0	1,848,818
9999999 - Totals				1,034,153	814,665	0	1,848,818	1,865,000	XXX	0	0	0	0	1,848,818

(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
0001	1.....	026009674	Sumitomo Mitsui Banking Corporation		1,865,000

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

SCHEDULE S - PART 5

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

1 NAIC Com- pany Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Domi- ciliary Juris- diction	6 Certified Rein- surer Rating (1 through 6)	7 Effective Date of Certified Reinsurer Rating	8 Percent Collat- eral Required for Full Credit (0% - 100%)	9 Reserve Credit Taken	10 Paid and Unpaid Losses Recover- able (Debit)	11 Other Debits	12 Total Recover- able/ Reserve Credit Taken (Col. 9 + 10 + 11)	13 Misellane- ous Balances (Credit)	14 Net Obligation Subject to Collateral (Col. 14 Times Col. 8)	15 Dollar Amount of Collateral Required for Full Credit (Col. 16 Multiple Beneficiary Trust)	Collateral						23 Percent of Collateral Provided for Net Obliga- tion Subject to Collateral (Col. 23 / Col. 8, not to Exceed 100%)	24 Percent Credit Allowed on Net Obliga- tion Subject to Collateral (Col. 24)	25 Amount of Credit Allowed for Net Obliga- tion Subject to Collateral (Col. 22 / Col. 14)	26 Liability for Reins- urance with Certified Reinsurers Due to Collateral Deficiency (Col. 14 - Col. 25)		
															16 Issuing or Confirming Bank Reference Number	17 Bank Reference Number	18 Letters of Credit	19 Trust Agree- ments	20 Funds Deposited by and Withheld from Reinsurers	21 Other						

SCHEDULE S - PART 6Five Year Exhibit of Reinsurance Ceded Business
(000 OMITTED)

	1 2016	2 2015	3 2014	4 2013	5 2012
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	17,575	15,800	14,286	17,395	11,446
2. Commissions and reinsurance expense allowances	0	0	0	0	0
3. Contract claims	17,800	13,581	10,636	8,713	10,309
4. Surrender benefits and withdrawals for life contracts					
5. Dividends to policyholders					
6. Reserve adjustments on reinsurance ceded	0	0	0	0	0
7. Increase in aggregate reserve for life and accident and health contracts	1,929	1,737	1,180	645	(138)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	1,482	1,304	1,254	1,089	1,061
9. Aggregate reserves for life and accident and health contracts	20,378	18,449	16,712	15,531	14,886
10. Liability for deposit-type contracts					
11. Contract claims unpaid	6,037	2,003	1,174	1,835	1,406
12. Amounts recoverable on reinsurance	2,965	1,408	1,526	803	653
13. Experience rating refunds due or unpaid					0
14. Policyholders' dividends (not included in Line 10)					
15. Commissions and reinsurance expense allowances due					
16. Unauthorized reinsurance offset	0	0	173	0	0
17. Offset for reinsurance with Certified Reinsurers		0			
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	0	0	0	0	0
19. Letters of credit (L)	1,865	1,030	850	700	545
20. Trust agreements (T)	0	0	0	0	0
21. Other (O)	0	0	0	0	0
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust		0			
23. Funds deposited by and withheld from (F)		0			
24. Letters of credit (L)		0			
25. Trust agreements (T)		0			
26. Other (O)		0			

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	11,546,493,571		11,546,493,571
2. Reinsurance (Line 16)	627,476,934	(627,476,934)	0
3. Premiums and considerations (Line 15)	22,078,757	1,482,451	23,561,208
4. Net credit for ceded reinsurance	XXX	652,408,903	652,408,903
5. All other admitted assets (balance)	131,096,637		131,096,637
6. Total assets excluding Separate Accounts (Line 26)	12,327,145,899	26,414,420	12,353,560,319
7. Separate Account assets (Line 27)	22,910,876		22,910,876
8. Total assets (Line 28)	12,350,056,775	26,414,420	12,376,471,195
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	9,308,513,705	20,377,581	9,328,891,286
10. Liability for deposit-type contracts (Line 3)	1,461,456,361		1,461,456,361
11. Claim reserves (Line 4)	26,090,848	6,036,839	32,127,687
12. Policyholder dividends/reserves (Lines 5 through 7)	0		0
13. Premium & annuity considerations received in advance (Line 8)	373,717		373,717
14. Other contract liabilities (Line 9)	1,538,701		1,538,701
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	0	0	0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)	0		0
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)	0		0
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)	0		0
19. All other liabilities (balance)	436,334,490		436,334,490
20. Total liabilities excluding Separate Accounts (Line 26)	11,234,307,822	26,414,420	11,260,722,242
21. Separate Account liabilities (Line 27)	22,910,876		22,910,876
22. Total liabilities (Line 28)	11,257,218,698	26,414,420	11,283,633,118
23. Capital & surplus (Line 38)	1,092,838,077	XXX	1,092,838,077
24. Total liabilities, capital & surplus (Line 39)	12,350,056,775	26,414,420	12,376,471,195
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	20,377,581		
26. Claim reserves	6,036,839		
27. Policyholder dividends/reserves	0		
28. Premium & annuity considerations received in advance	0		
29. Liability for deposit-type contracts	0		
30. Other contract liabilities	0		
31. Reinsurance ceded assets	627,476,934		
32. Other ceded reinsurance recoverables	0		
33. Total ceded reinsurance recoverables	653,891,354		
34. Premiums and considerations	1,482,451		
35. Reinsurance in unauthorized companies	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers	0		
37. Reinsurance with Certified Reinsurers	0		
38. Funds held under reinsurance treaties with Certified Reinsurers	0		
39. Other ceded reinsurance payables/offsets	0		
40. Total ceded reinsurance payable/offsets	1,482,451		
41. Total net credit for ceded reinsurance	652,408,903		

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	1,559,121	2,494,526			0	4,053,647
2. Alaska	AK	55,384	0			0	55,384
3. Arizona	AZ	1,069,117	1,633,417			0	2,702,534
4. Arkansas	AR	521,018	13,681,959			0	14,202,977
5. California	CA	6,670,658	6,862,213			0	13,532,871
6. Colorado	CO	853,602	805,479			0	1,659,081
7. Connecticut	CT	1,248,210	3,217,573			0	4,465,783
8. Delaware	DE	416,417	70,899			0	487,316
9. District of Columbia	DC	225,530	1,895			0	227,425
10. Florida	FL	13,205,139	13,423,392			10,001	26,638,532
11. Georgia	GA	2,139,709	2,196,880			0	4,336,589
12. Hawaii	HI	2,067,837	5,378,311			0	7,446,148
13. Idaho	ID	40,882	6,454			0	47,336
14. Illinois	IL	12,164,651	19,877,214			0	32,041,865
15. Indiana	IN	17,584,127	19,901,676			428,522	37,914,325
16. Iowa	IA	200,576	4,634,938			0	4,835,514
17. Kansas	KS	775,722	2,403,446			0	3,179,168
18. Kentucky	KY	11,282,780	4,134,979			224,647	15,642,406
19. Louisiana	LA	5,604,008	12,621,327			0	18,225,335
20. Maine	ME	16,107	0			0	16,107
21. Maryland	MD	2,833,012	3,408,481			0	6,241,493
22. Massachusetts	MA	423,345	388,873			0	812,218
23. Michigan	MI	11,134,798	19,536,146			300	30,671,244
24. Minnesota	MN	2,388,635	774,053			0	3,162,688
25. Mississippi	MS	2,658,360	8,118,882			0	10,777,242
26. Missouri	MO	3,738,252	15,631,781			53,886	19,423,919
27. Montana	MT	30,321	370,627			0	400,948
28. Nebraska	NE	79,081	1,463,821			0	1,542,902
29. Nevada	NV	317,758	353,225			0	670,983
30. New Hampshire	NH	10,309	300			0	10,609
31. New Jersey	NJ	4,959,446	1,043,571			0	6,003,017
32. New Mexico	NM	174,835	6,179,449			0	6,354,284
33. New York	NY	186,471	(11,967)			0	174,504
34. North Carolina	NC	18,900,564	6,563,413			122,000	25,585,977
35. North Dakota	ND	17,997	0			0	17,997
36. Ohio	OH	66,924,187	36,530,293			2,271,189,766	2,374,644,246
37. Oklahoma	OK	953,183	6,341,903			0	7,295,086
38. Oregon	OR	173,040	346,443			0	519,483
39. Pennsylvania	PA	22,091,190	9,387,997			100,000	31,579,187
40. Rhode Island	RI	15,348	0			0	15,348
41. South Carolina	SC	2,024,392	2,120,044			0	4,144,436
42. South Dakota	SD	38,011	211,000			0	249,011
43. Tennessee	TN	2,608,250	5,591,480			0	8,199,730
44. Texas	TX	4,463,034	10,844,330			31,461	15,338,825
45. Utah	UT	298,096	0			0	298,096
46. Vermont	VT	5,558	44,147			0	49,705
47. Virginia	VA	1,233,528	390,946			0	1,624,474
48. Washington	WA	385,995	25,537			0	411,532
49. West Virginia	WV	4,025,751	9,823,273			513,809	14,362,833
50. Wisconsin	WI	3,479,440	12,494,204			0	15,973,644
51. Wyoming	WY	36,582	0			0	36,582
52. American Samoa	AS	0	0			0	0
53. Guam	GU	6,288	4,869,241			0	4,875,529
54. Puerto Rico	PR	8,529	0			0	8,529
55. U.S. Virgin Islands	VI	316	0			0	316
56. Northern Mariana Islands	MP	0	0			0	0
57. Canada	CAN	0	0			0	0
58. Aggregate Other Alien	OT	57,275	0			0	57,275
59. Total		234,381,772	276,188,071	0	0	2,272,674,392	2,783,244,235

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(es)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0836	Western-Southern Group	.00000	81-3013986				309 Holdings, LLC	.OH.	.N/A.	W&S Real Estate Holdings LLC	Ownership	.48,000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	81-3013986				309 Holdings, LLC	.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership	.1,000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	47-3228849				1373 Lex Road Investor Holdings, LLC	.KY.	.N/A.	W&S Real Estate Holdings LLC	Ownership	.98,000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	45-5458388				2758 South Main SPE, LLC	.NC.	.N/A.	W&S Real Estate Holdings LLC	Ownership	.100,000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	27-1594103				506 Phelps Holdings, LLC	.OH.	.N/A.	W&S Real Estate Holdings LLC	Ownership	.98,000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	47-1046102				Apex Housing Investor Holdings, LLC	.KY.	.N/A.	W&S Real Estate Holdings LLC	Ownership	.98,000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	45-5439068				Belle Housing Investor Holdings, Inc.	.NC.	.N/A.	W&S Real Estate Holdings LLC	Ownership	.98,000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	45-5458332				BY Apartment Investor Holding, LLC	.MD.	.N/A.	W&S Real Estate Holdings LLC	Ownership	.98,000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	35-2431972				Canal Senate Apartments LLC	.IN.	.N/A.	W&S Real Estate Holdings LLC	Ownership	.100,000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-8819502				Carmel Holdings, LLC	.IN.	.N/A.	W&S Real Estate Holdings LLC	Ownership	.98,000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-5862349				Carmel Hotel LLC	.IN.	.N/A.	Carmel Holdings, LLC	Ownership	.36,260	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-1449186				Carthage Senior Housing Ltd	.OH.	.N/A.	W&S Real Estate Holdings LLC	Ownership	.98,000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	75-2808126				Centrepoint Partners LP	.TX.	.N/A.	The Western and Southern Life Ins Co	Ownership	.25,250	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	23-1691523				Cincinnati Analyst Inc	.OH.	.N/A.	Columbus Life Insurance Co	Ownership	.100,000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	61-1454115				Cincinnati New Markets Fund LLC	.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership	.14,660	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-0434449				Cleveland East Hotel LLC	.OH.	.N/A.	WS CEH LLC	Ownership	.37,000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.99937	31-1191427				Columbus Life Insurance Co	.OH.	.IA.	The Western and Southern Life Ins Co	Ownership	.100,000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	81-3364944				Cove Housing Investor Holdings, LLC	.OR.	.N/A.	W&S Real Estate Holdings LLC	Ownership	.98,000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	46-5593932				Crabtree Common Apt. Investors Holdings, LLC	.NC.	.N/A.	W&S Real Estate Holdings LLC	Ownership	.98,000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	45-2524597				Cranberry NP Hotel Company LLC	.PA.	.N/A.	NP Cranberry Hotel Holdings, LLC	Ownership	.72,520	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	47-3929236				Crossings Apt. Holdings	.UT.	.N/A.	W&S Real Estate Holdings LLC	Ownership	.98,000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	46-3421289				Dallas City Investor Holdings, LLC	.TX.	.N/A.	W&S Real Estate Holdings LLC	Ownership	.98,000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-2681473				Day Hill Road Land LLC	.CT.	.N/A.	W&S Real Estate Holdings LLC	Ownership	.74,000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-1498142				Dublin Hotel LLC	.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership	.25,000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	47-3945554				Dunvale Investor Holdings, LLC	.TX.	.N/A.	W&S Real Estate Holdings LLC	Ownership	.98,000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	81-1290497				Eagle Realty Capital Partners, LLC	.OH.	.N/A.	Eagle Realty Group, LLC	Ownership	.100,000	WS Mutual Holding Co	N	
										Western & Southern Investment Holdings LLC					
.0836	Western-Southern Group	.00000	31-1779165				Eagle Realty Group, LLC	.OH.	.N/A.		Ownership	.100,000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-1779151				Eagle Realty Investments, Inc	.OH.	.N/A.	Eagle Realty Group, LLC	Ownership	.100,000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	47-1596551				East Denver Investor Holdings, LLC	.CO.	.N/A.	W&S Real Estate Holdings LLC	Ownership	.98,000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	46-1383159				Emerging Markets LLC	.OH.	.N/A.	Western-Southern Life Assurance Co	Ownership	.22,980	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	46-1383159				Emerging Markets LLC	.OH.	.N/A.	Integrity Life Insurance Co	Ownership	.33,350	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	46-1383159				Emerging Markets LLC	.OH.	.N/A.	National Integrity Life Insurance Co	Ownership	.16,880	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	46-1383159				Emerging Markets LLC	.OH.	.N/A.	Lafayette Life Insurance Company	Ownership	.26,210	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	45-5350091				Flat Apts. Investor Holdings, LLC	.IN.	.N/A.	W&S Real Estate Holdings LLC	Ownership	.98,000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	52-2206041				Fort Washington PE Invest II LP	.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership	.99,500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	52-2206041				Fort Washington PE Invest II LP	.OH.	.N/A.	Fort Washington Capital Partners, LLC	Ownership	.0,500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	16-1648796				Fort Washington PE Invest IV LP	.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership	.38,320	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	16-1648796				Fort Washington PE Invest IV LP	.OH.	.N/A.	Fort Washington Capital Partners, LLC	Ownership	.0,500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-4568842				Fort Washington PE Invest V LP	.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership	.45,790	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-4568842				Fort Washington PE Invest V LP	.OH.	.N/A.	FIPPEI V GP, LLC	Ownership	.0,500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	27-1321348				Fort Washington PE Invest VII LP	.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership	.30,990	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	27-1321348				Fort Washington PE Invest VII LP	.OH.	.N/A.	FIPPEI VII GP, LLC	Ownership	.0,500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	45-0571051				Fort Washington Active Fixed Fund	.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership	.74,220	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	52-2206044				Fort Washington Capital Partners, LLC	.OH.	.N/A.	Fort Washington Investment Advisors, Inc.	Ownership	.100,000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	47-3243974				Fort Washington Global Alpha Domestic Fund LP	.OH.	.N/A.	Western & Southern Financial Group, Inc	Ownership	.99,990	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	98-1227949				Fort Washington Global Alpha Master Fund LP	.OH.	.N/A.	Fort Washington Global Alpha Domestic Fund	Ownership	.99,470	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-1702203				Fort Washington High Yield Inv LLC	.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership	.5,240	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-1702203				Fort Washington High Yield Inv LLC	.OH.	.N/A.	Western-Southern Life Assurance Co	Ownership	.34,470	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-1702203				Fort Washington High Yield Inv LLC	.OH.	.N/A.	Columbus Life Insurance Co	Ownership	.26,830	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-1702203				Fort Washington High Yield Inv LLC	.OH.	.N/A.	Integrity Life Insurance Co	Ownership	.5,090	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-1702203				Fort Washington High Yield Inv LLC	.OH.	.N/A.	National Integrity Life Insurance Co	Ownership	.5,090	WS Mutual Holding Co	N	

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(es)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0836	Western-Southern Group	.00000	27-0116330				Fort Washington High Yield Inv't LLC II	.OH.	.NIA.	The Western and Southern Life Ins Co	Ownership.....	27.940	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-1301863				Fort Washington Investment Advisors .....	.OH.	.NIA.	Western & Southern Investment Holdings LLC	Ownership.....	100.000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-1727947				Fort Washington PE Invest III LP .....	.OH.	.NIA.	The Western and Southern Life Ins Co	Ownership.....	74.330	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-1727947				Fort Washington PE Invest III LP .....	.OH.	.NIA.	Fort Washington Capital Partners, LLC	Ownership.....	0.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	26-1073680				Fort Washington PE Invest VI LP .....	.OH.	.NIA.	The Western and Southern Life Ins Co	Ownership.....	35.470	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	26-1073680				Fort Washington PE Invest VI LP .....	.OH.	.NIA.	WPEI VI GP, LLC	Ownership.....	0.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	35-2485044				Fort Washington PE Invest VIII .....	.OH.	.NIA.	The Western and Southern Life Ins Co	Ownership.....	4.150	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	35-2485044				Fort Washington PE Invest VIII .....	.OH.	.NIA.	WPEI VIII GP, LLC	Ownership.....	0.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	32-0418436				Fort Washington PE Invest VIII-B .....	.OH.	.NIA.	The Western and Southern Life Ins Co	Ownership.....	99.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	32-0418436				Fort Washington PE Invest VIII-B .....	.OH.	.NIA.	WPEI VIII GP, LLC	Ownership.....	0.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-5398098				Fort Washington PE Investors V-B, L.P. .....	.OH.	.NIA.	Fort Washington PE Invest V LP	Ownership.....	87.620	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-5398098				Fort Washington PE Investors V-B, L.P. .....	.OH.	.NIA.	WPEI V GP, LLC	Ownership.....	0.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-5398156				Fort Washington PE Investors V-VC, L.P. .....	.OH.	.NIA.	Fort Washington PE Invest V LP	Ownership.....	89.590	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-5398156				Fort Washington PE Investors V-VC, L.P. .....	.OH.	.NIA.	WPEI V GP, LLC	Ownership.....	0.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P. .....	.OH.	.NIA.	Fort Washington PE Invest VI LP	Ownership.....	9.840	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P. .....	.OH.	.NIA.	The Western and Southern Life Ins Co	Ownership.....	15.170	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P. .....	.OH.	.NIA.	Fort Washington PE Invest V LP	Ownership.....	6.700	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P. .....	.OH.	.NIA.	Fort Washington PE Invest VII LP	Ownership.....	5.410	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P. .....	.OH.	.NIA.	WPEO II GP, LLC	Ownership.....	0.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	90-0989164				Fort Washington PE Opp Fund III, L.P. .....	.OH.	.NIA.	Fort Washington PE Invest VII LP	Ownership.....	3.750	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	90-0989164				Fort Washington PE Opp Fund III, L.P. .....	.OH.	.NIA.	Fort Washington PE Invest VIII LP	Ownership.....	3.180	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	90-0989164				Fort Washington PE Opp Fund III, L.P. .....	.OH.	.NIA.	The Western and Southern Life Ins Co	Ownership.....	6.390	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	90-0989164				Fort Washington PE Opp Fund III, L.P. .....	.OH.	.NIA.	WPEO III GP, LLC	Ownership.....	0.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	37-1736757				Fort Washington PE Opp Fund III-B, L.P. .....	.OH.	.NIA.	The Western and Southern Life Ins Co	Ownership.....	99.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	37-1736757				Fort Washington PE Opp Fund III-B, L.P. .....	.OH.	.NIA.	WPEO III GP, LLC	Ownership.....	0.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	47-1922641				Frontage Lodge Investor Holdings, LLC .....	.CO.	.NIA.	W&S Real Estate Holdings LLC	Ownership.....	98.000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-4844372				WPEI V GP, LLC .....	.OH.	.NIA.	Fort Washington Investment Advisors, Inc.	Ownership.....	100.000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	26-1073669				WPEI VI GP, LLC .....	.OH.	.NIA.	Fort Washington Investment Advisors, Inc.	Ownership.....	100.000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	27-1321253				WPEI VII GP, LLC .....	.OH.	.NIA.	Fort Washington Investment Advisors, Inc.	Ownership.....	100.000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	46-3584733				WPEI VIII GP, LLC .....	.OH.	.NIA.	Fort Washington Investment Advisors, Inc.	Ownership.....	100.000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	26-3806561				WPEO II GP, LLC .....	.OH.	.NIA.	Fort Washington Investment Advisors, Inc.	Ownership.....	100.000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	46-2895522				WPEO III GP, LLC .....	.OH.	.NIA.	Fort Washington Investment Advisors, Inc.	Ownership.....	100.000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	47-4083280				Gallatin Investor Holdings, LLC .....	.TN.	.NIA.	W&S Real Estate Holdings LLC	Ownership.....	98.000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	45-3507078				Galleria Investor Holdings, LLC .....	.TX.	.NIA.	W&S Real Estate Holdings LLC	Ownership.....	98.000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	26-1553878				Galveston Summerbrooks Apts LLC .....	.TX.	.NIA.	Summerbrooke Holdings LLC	Ownership.....	52.920	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	81-2646906				Golf Countryside Investor Holdings, LLC .....	.FL.	.NIA.	W&S Real Estate Holdings LLC	Ownership.....	98.000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	81-1670352				Golf Sabal Inv. Holdings, LLC .....	.FL.	.NIA.	W&S Real Estate Holdings LLC	Ownership.....	98.000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	45-3457194				Galleria Investor Holdings, LLC .....	.TX.	.NIA.	W&S Real Estate Holdings LLC	Ownership.....	57.820	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	26-3525111				YT Crossing Holdings, LLC .....	.TX.	.NIA.	W&S Real Estate Holdings LLC	Ownership.....	57.820	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	26-3108420				Hearthview Praire Lake Apts LLC .....	.IN.	.NIA.	Prairie Lakes Holdings, LLC	Ownership.....	62.720	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-1328371				IFS Financial Services, Inc. .....	.OH.	.DS.	Western-Southern Life Assurance Co	Ownership.....	100.000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	43-2081325				Insurance Profiliment Solutions, LLC .....	.OH.	.NIA.	The Western and Southern Life Ins Co	Ownership.....	100.000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	74780	86-0214103			Integrity Life Insurance Co .....	.OH.	.IA.	The Western and Southern Life Ins Co	Ownership.....	100.000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	34-1826874				IR Mall Associates LTD .....	.FL.	.NIA.	The Western and Southern Life Ins Co	Ownership.....	49.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	81-2358660				Jacksonville Salisbury Apt Holdings, LLC .....	.FL.	.NIA.	W&S Real Estate Holdings LLC	Ownership.....	98.000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	47-4171986				Kissimmee Investor Holdings, LLC .....	.FL.	.NIA.	W&S Real Estate Holdings LLC	Ownership.....	98.000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	46-4737222				LaCenterra Apts. Investor Holdings, LLC .....	.TX.	.NIA.	The Western and Southern Life Ins Co	Ownership.....	98.000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.65242	35-0457540				Lafayette Life Insurance Company .....	.OH.	.IA.	Western & Southern Financial Group, Inc.	Ownership.....	100.000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-1705445				LaFrontera Holdings, LLC .....	.TX.	.NIA.	W&S Real Estate Holdings LLC	Ownership.....	74.250	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	27-2330466				Leroy Glen Investment LLC .....	.OH.	.NIA.	The Western and Southern Life Ins Co	Ownership.....	100.000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	47-3380015				Linthicum Investor Holdings, LLC .....	.MD.	.NIA.	W&S Real Estate Holdings LLC	Ownership.....	98.000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	35-2123483				LLIA Inc .....	.OH.	.NIA.	Lafayette Life Insurance Company	Ownership.....	100.000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	47-2577517				Lytle Park Inn, LLC .....	.OH.	.NIA.	W&S Real Estate Holdings LLC	Ownership.....	98.000	WS Mutual Holding Co	N	

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(es)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
0836	Western-Southern Group	00000	47-3966673			Main Hospitality Holdings	..OH.. N/A	W&S Real Estate Holdings LLC	Ownership	98.00	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	81-0732275			MC Investor Holdings, LLC	..AZ.. N/A	W&S Real Estate Holdings LLC	Ownership	98.00	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	81-0743431			Midtown Park Inv. Holdings, LC	..TX.. N/A	W&S Real Estate Holdings LLC	Ownership	98.00	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	45-5439036			Miller Creek Investor Holdings, LLC	..TN.. N/A	W&S Real Estate Holdings LLC	Ownership	98.00	WIS Mutual Holding Co		N		
0836	Western-Southern Group	75264	16-0958252			National Integrity Life Insurance Co	..NY.. N/A	Integrity Life Insurance Co	Ownership	100.00	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	46-5030427			NE Emerson Edgewood, LLC	..IN.. N/A	Lafayette Life Insurance Company	Ownership	60.00	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	27-1024113			North Braeswood Meritage Holdings LLC	..OH.. N/A	Western-Southern Life Assurance Co	Ownership	100.00	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	02-0593144			North Pittsburg Hotel LLC	..PA.. N/A	WSALD NPH LLC	Ownership	37.00	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	31-1427318			Northeast Cincinnati Hotel LLC	..OH.. N/A	The Western and Southern Life Ins Co	Ownership	25.00	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	45-2914674			NP Cranberry Hotel Holdings, LLC	..PA.. N/A	W&S Real Estate Holdings LLC	Ownership	98.00	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	46-5765100			Olathe Apt. Investor Holdings, LLC	..KS.. N/A	W&S Real Estate Holdings LLC	Ownership	98.00	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	47-1122741			One Kennedy Housing Investor Holdings, LLC	..CT.. N/A	W&S Real Estate Holdings LLC	Ownership	98.00	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	31-1338187			OTR Housing Associates LP	..OH.. N/A	The Western and Southern Life Ins Co	Ownership	98.00	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	46-1553387			Overland Apartments Investor Holdings, LLC	..KS.. N/A	W&S Real Estate Holdings LLC	Ownership	98.00	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	81-2515872			Patterson at First Investor Holdings, LLC	..OH.. N/A	Integrity Life Insurance Co	Ownership	100.00	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	20-4322006			PCE LP	..GA.. N/A	The Western and Southern Life Ins Co	Ownership	41.90	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	20-4322006			PCE LP	..GA.. N/A	Western-Southern Life Assurance Co	Ownership	22.340	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	47-3394236			Perimeter TC Investor Holdings	..GA.. N/A	W&S Real Estate Holdings LLC	Ownership	98.00	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	81-1659568			Pleasanton Hotel Investor Holdings, LLC	..CA.. N/A	W&S Real Estate Holdings LLC	Ownership	98.00	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	26-3167828			Prairie Lakes Holdings, LLC	..IN.. N/A	W&S Real Estate Holdings LLC	Ownership	98.00	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	34-1998937			Queen City Square LLC	..OH.. N/A	The Western and Southern Life Ins Co	Ownership	99.750	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	52-2096076			Race Street Dev Ltd	..OH.. N/A	W&S Real Estate Holdings LLC	Ownership	100.00	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	46-4725907			Railroad Parkside Investor Holdings, LLC	..AL.. N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	27-4266774			Randolph Tower Affordable Inv Fund LLC	..IL.. N/A	The Western and Southern Life Ins Co	Ownership	99.990	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	80-0246040			Ridgegate Commonwealth Apts LLC	..CO.. N/A	Ridgegate Holdings, LLC	Ownership	52.920	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	26-3526448			Ridgegate Holdings, LLC	..CO.. N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	81-1286981			Russell Bay Investor Holdings, LLC	..NV.. N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	81-2260159			San Tan Investor Holdings, LLC	..AZ.. N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	47-1617717			Settlers Ridge Robinson Investor Holdings, LLC	..PA.. N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	27-3564950			Seventh & Culvert Garage LLC	..OH.. N/A	W&S Real Estate Holdings LLC	Ownership	100.000	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	26-1554676			Shelbourne Campus Properties LLC	..KY.. N/A	Shelbourne Holdings, LLC	Ownership	52.920	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	26-1944856			Shelbourne Holdings, LLC	..KY.. N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	45-4354663			Siena Investor Holding, LLC	..TX.. N/A	W&S Real Estate Holdings LLC	Ownership	69.000	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	46-2930953			Skye Apts Investor Holdings, LLC	..MN.. N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	61-1328558			Skyport Hotel LLC	..KY.. N/A	The Western and Southern Life Ins Co	Ownership	25.000	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	47-2306231			Southside Tunnel Apts. Investor Holdings, LLC	..PA.. N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	46-2922655			SP Charlotte Apts. Investor Holdings, LLC	..NC.. N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	81-1827381			Stony Investor Holdings, LLC	..VA.. N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	81-3538359			Stout Metro Housing Holdings LLC	..IN.. N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	26-2348581			Summerbrooke Holdings LLC	..TX.. N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	26-4291356			Sundance Lafrontera Holdings LLC	..TX.. N/A	The Western and Southern Life Ins Co	Ownership	62.720	WIS Mutual Holding Co		N		
0836	Western-Southern Group	70483	31-0487145			The Western and Southern Life Ins Co	..OH.. UDP	Western & Southern Financial Group, Inc	Ownership	100.000	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	31-1394672			Touchstone Advisors Inc	..OH.. DS	IFS Financial Services, Inc	Ownership	100.000	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	47-6046379			Touchstone Securities, Inc	..NE.. DS	IFS Financial Services, Inc	Ownership	100.000	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	47-5098714			Trevi Apartment Holdings, LLC	..AZ.. N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	20-5542652			Tri-State Fund II Growth LP	..OH.. N/A	The Western and Southern Life Ins Co	Ownership	29.840	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	20-5542652			Tri-State Fund II Growth LP	..OH.. N/A	Tri-State Ventures II, LLC	Ownership	0.500	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	31-1788429			Tri-State Growth Capital Fund LP	..OH.. N/A	The Western and Southern Life Ins Co	Ownership	12.500	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	31-1788429			Tri-State Growth Capital Fund LP	..OH.. N/A	Tri-State Ventures, LLC	Ownership	0.500	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	20-5542563			Tri-State Ventures II, LLC	..OH.. N/A	Fort Washington Investment Advisors, Inc.	Ownership	100.000	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	31-1788428			Tri-State Ventures, LLC	..OH.. N/A	Fort Washington Investment Advisors, Inc.	Ownership	100.000	WIS Mutual Holding Co		N		
0836	Western-Southern Group	00000	31-1653922			Union Centre Hotel LLC	..OH.. N/A	The Western and Southern Life Ins Co	Ownership	25.000	WIS Mutual Holding Co		N		

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries Or Affiliates	9 Domestic- ciliary Loca- tion	10 Relation- ship to Reporting Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Owner- ship Provide Percen- tage	14 Ultimate Controlling Entity(es)/Person(s)	15 Is an SCA Filing Re- quired? (Y/N)	16 *
.0836	Western-Southern Group	.00000	81-4132070			Vernazza Housing Investor Holdings,LLC	FL	.N/A.	W&S Real Estate Holdings LLC		Ownership	98.00	W&S Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	36-4107014			Vinings Trace	.OH.	.N/A.	W&S Real Estate Holdings LLC		Ownership	99.00	W&S Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	72-1388989			Vulcan Hotel LLC	.AL.	.N/A.	The Western and Southern Life Ins Co		Ownership	25.00	W&S Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-0846576			W&S Brokerage Services, Inc	.OH.	.DS.	Western-Southern Life Assurance Co		Ownership	100.00	W&S Mutual Holding Co	Y	
.0836	Western-Southern Group	.00000	31-1334221			W&S Financial Group Distributors Inc	.OH.	.DS.	Western-Southern Life Assurance Co		Ownership	100.00	W&S Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	06-1804432			W&S Real Estate Holdings LLC	.OH.	.N/A.	The Western and Southern Life Ins Co		Ownership	100.00	W&S Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-1732404			Western & Southern Financial Group, Inc	.OH.	.UIP.	Western-Southern Mutual Holding Company		Ownership	100.00	W&S Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	06-1804434			Western & Southern Investment Holdings LLC	.OH.	.N/A.	The Western and Southern Life Ins Co		Ownership	100.00	W&S Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-1413821			Western-Southern Agency	.OH.	.N/A.	The Western and Southern Life Ins Co		Ownership	100.00	W&S Mutual Holding Co	N	
.0836	Western-Southern Group	92622	31-1000236			Western-Southern Life Assurance Co	.OH.	.RE.	The Western and Southern Life Ins Co		Ownership	100.00	W&S Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-1732405			Western-Southern Mutual Holding Company	.OH.	.UIP.	Western-Southern Mutual Holding Company		Ownership	100.00	W&S Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-1732344			Windsor Hotel LLC	.CT.	.N/A.	The Western and Southern Life Ins Co		Ownership	25.00	W&S Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-1317879			Wright Exec Hotel LTD Partners	.OH.	.N/A.	The Western and Southern Life Ins Co		Ownership	60.490	W&S Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	61-1182451			WS Airport Exchange GP LLC	.KY.	.N/A.	W&S Real Estate Holdings LLC		Ownership	74.00	W&S Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-2820067			WS CEH LLC	.OH.	.N/A.	W&S Real Estate Holdings LLC		Ownership	50.00	W&S Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-1303229			WS Country Place GP LLC	.GA.	.N/A.	W&S Real Estate Holdings LLC		Ownership	90.00	W&S Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	61-0998084			WS Lookout JV LLC	.KY.	.N/A.	The Western and Southern Life Ins Co		Ownership	50.00	W&S Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-1515960			WSA Commons LLC	.GA.	.N/A.	The Western and Southern Life Ins Co		Ownership	50.00	W&S Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	33-1058916			WSALD PHA LLC	.PA.	.N/A.	W&S Real Estate Holdings LLC		Ownership	50.00	W&S Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-0360272			WSL Partners LP	.OH.	.N/A.	The Western and Southern Life Ins Co		Ownership	67.730	W&S Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-0360272			WSL Partners LP	.OH.	.N/A.	Fort Washington Capital Partners, LLC		Ownership	0.500	W&S Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-8843748			WSLR Birmingham	.AL.	.N/A.	WSLR Holdings LLC		Ownership	100.00	W&S Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-8843635			WSLR Cinti LLC	.OH.	.N/A.	WSLR Holdings LLC		Ownership	100.00	W&S Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-8843645			WSLR Columbus LLC	.OH.	.N/A.	WSLR Holdings LLC		Ownership	100.00	W&S Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-8843653			WSLR Dallas LLC	.TX.	.N/A.	WSLR Holdings LLC		Ownership	100.00	W&S Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-8843767			WSLR Hartford LLC	.CT.	.N/A.	WSLR Holdings LLC		Ownership	100.00	W&S Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-8843577			WSLR Holdings LLC	.OH.	.N/A.	The Western and Southern Life Ins Co		Ownership	24.490	W&S Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-8843662			WSLR Skypoint LLC	.KY.	.N/A.	WSLR Holdings LLC		Ownership	100.00	W&S Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-8843814			WSLR Union LLC	.OH.	.N/A.	WSLR Holdings LLC		Ownership	100.00	W&S Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	26-3526711			YT Crossing Holdings, LLC	.TX.	.N/A.	W&S Real Estate Holdings LLC		Ownership	98.00	W&S Mutual Holding Co	N	

52.3

Asterisk	Explanation

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

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

1 NAIC Company Code	2 ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred Under Reinsurance Agreements	10 *	11 Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	12	13 Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
..00000	31-1732405	Western & Southern Mutual Holding Company					331,028					.331,028
..00000	31-1732404	Western & Southern Financial Group, Inc.		(20,000,000)			7,673,756					(12,326,244)
.65242	35-0457540	The Lafayette Life Insurance Company		20,000,000			(35,849,565)					(15,849,565)
..00000	35-2123483	LLIA, Inc.					(34,767)					(34,767)
.70483	31-0487145	The Western & Southern Life Insurance Company		(75,000,000)			351,700,637					276,700,637
92622	31-1000236	Western-Southern Life Assurance Company	7,000,000	(550,000)			(130,429,878)					(123,979,878)
.99937	31-1191427	Columbus Life Insurance Company		30,000,000			(29,592,261)					.407,739
.74780	86-0214103	Integrity Life Insurance Company	34,000,000	45,000,000			(78,289,101)					.710,899
.75264	16-0958252	National Integrity Life Insurance Company		(34,000,000)			(35,210,706)					(69,210,706)
..00000	47-6046379	Touchstone Securities, Inc.					636,686					.636,686
..00000	31-1328371	IFS Financial Services, Inc.	(7,000,000)				70,051					(6,929,949)
..00000	31-0846576	W&S Brokerage Services, Inc.		500,000			(1,390,328)					(890,328)
..00000	23-1691523	Cincinnati Analyst Incorporated					(462,124)					(462,124)
..00000	31-1394672	Touchstone Advisors Inc.					(18,866,752)					(18,866,752)
..00000	43-2081325	Insurance Profitment Solutions, LLC					(848,541)					(848,541)
..00000	31-1779151	Eagle Realty Group LLC					(9,786,161)					(9,786,161)
..00000	31-1301863	Fort Washington Investment Advisors, Inc.					(19,650,857)					(19,650,857)
..00000	31-1334221	W&S Financial Group Distributors, Inc.		50,000			(1,117)					.48,883
9999999 Control Totals			0	0	0	0	0	0	0	XXX	0	0
												0

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 domiciliary state 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.

Responses

MARCH FILING

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 by March 1? YES

APRIL FILING

5. Will Management's Discussion and Analysis be filed by April 1? YES
6. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1? YES
7. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1? YES
8. Will the Supplemental Investment Risks Interrogatories be filed by April 1? YES

JUNE FILING

9. Will an audited financial report be filed by June 1? YES
10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? YES
11. 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

AUGUST FILING

The following supplemental reports are required to be filed as part of your annual 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

12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? NO
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? NO
14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? NO
15. 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? NO
16. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1? YES
17. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1? YES
18. 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
19. 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
20. 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
21. 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
22. 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
23. 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
24. 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
25. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1? YES
26. 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? YES

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

27. 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
28. 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
29. 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
30. 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
31. 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?	.....	YES
32. 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?	.....	YES
33. 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
34. Will the Worker's Compensation Carve-Out Supplement be filed by March 1?	.....	NO
35. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	.....	YES
36. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	.....	YES
37. 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
38. 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
39. 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
40. 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

41. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	.....	NO
42. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?	.....	YES
43. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	.....	NO
44. Will the Accident and Health Policy Experience Exhibit be filed by April 1?	.....	NO
45. Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1?	.....	YES
46. 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
47. 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
48. 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
49. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30?	.....	NO
50. Will the Supplemental XXX/AXXX Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?	.....	NO

AUGUST FILING

51. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES
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Explanations:

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Bar Codes:

12. SIS Stockholder Information Supplement [Document Identifier 420]



13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]



14. Trusteed Surplus Statement [Document Identifier 490]



15. Participating Opinion for Exhibit 5 [Document Identifier 371]



18. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]



19. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]



20. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]

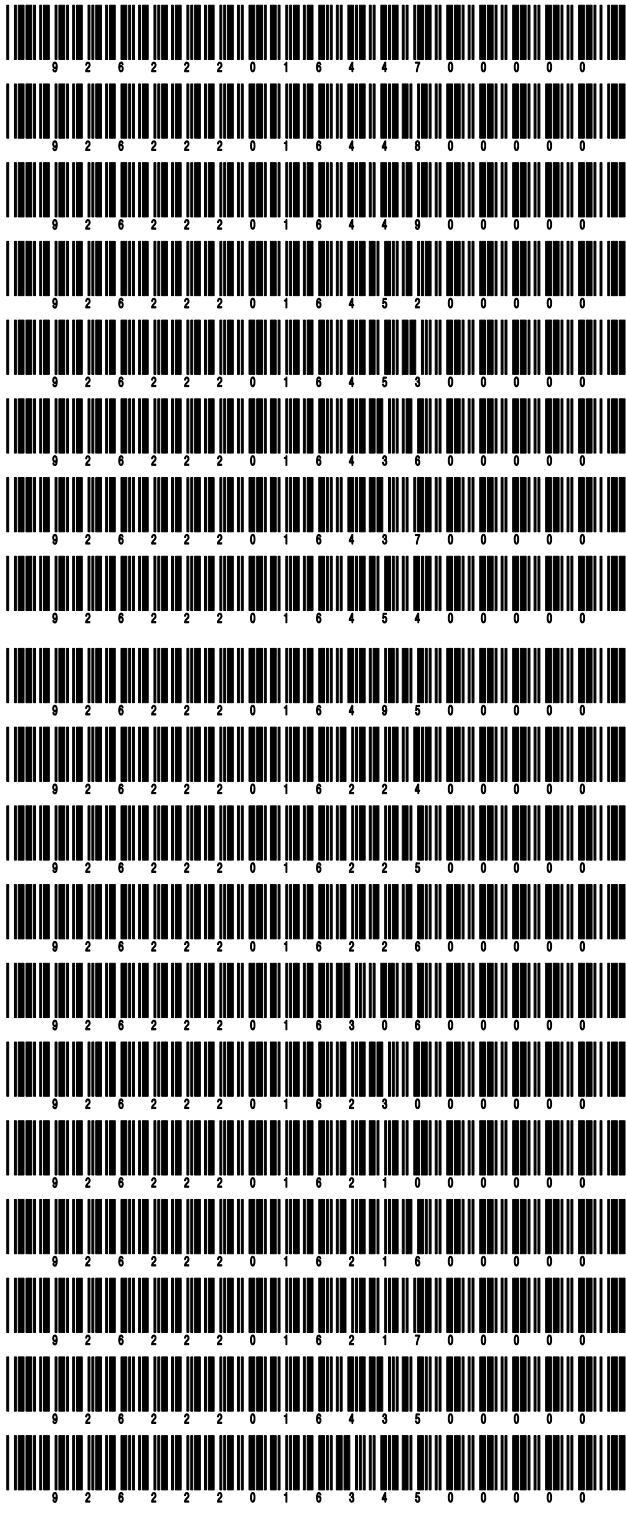


21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- 22. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
- 23. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
- 24. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]
- 27. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]
- 28. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]
- 29. Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436]
- 30. Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437]
- 33. 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 [Document Identifier 454]
- 34. Workers' Compensation Carve-Out Supplement [Document Identifier 495]
- 37. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]
- 38. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]
- 39. Relief from the Requirements for Audit Committees [Document Identifier 226]
- 41. Long-Term Care Experience Reporting Forms [Document Identifier 306]
- 43. Credit Insurance Experience Exhibit [Document Identifier 230]
- 44. Accident and Health Policy Experience Exhibit [Document Identifier 210]
- 47. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]
- 48. Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]
- 49. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]
- 50. Supplemental XXX/AXXX Reinsurance Exhibit [Document Identifier 345]



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Summary of Operations Line 8.3

	1 Current Year	2 Prior Year
08.304.		
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	0	0

NONE



SUPPLEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company
MEDICARE PART D COVERAGE SUPPLEMENT
(Net of Reinsurance)

NAIC Group Code	0836	(To Be Filed by March 1)				NAIC Company Code	92622
		Individual Coverage		Group Coverage			5
		1 Insured	2 Uninsured	3 Insured	4 Uninsured		Total Cash
1.	Premiums Collected						
1.1	Standard Coverage						
1.11	With Reinsurance Coverage	XXX		XXX			0
1.12	Without Reinsurance Coverage	XXX		XXX			0
1.13	Risk-Corridor Payment Adjustments	XXX		XXX			0
1.2	Supplemental Benefits	XXX		XXX			0
2.	Premiums Due and Uncollected-change						
2.1	Standard Coverage						
2.11	With Reinsurance Coverage	XXX		XXX		XXX	
2.12	Without Reinsurance Coverage	XXX		XXX		XXX	
2.2	Supplemental Benefits	XXX		XXX		XXX	
3.	Unearned Premium and Advance Premium-change						
3.1	Standard Coverage						
3.11	With Reinsurance Coverage	XXX		XXX		XXX	
3.12	Without Reinsurance Coverage	XXX		XXX		XXX	
3.2	Supplemental Benefits	XXX		XXX		XXX	
4.	Risk-Corridor Payment Adjustments-change						
4.1	Receivable	XXX		XXX		XXX	
4.2	Payable	XXX		XXX		XXX	
5.	Earned Premiums						
5.1	Standard Coverage						
5.11	With Reinsurance Coverage	0	XXX	0	XXX	XXX	
5.12	Without Reinsurance Coverage	0	XXX	0	XXX	XXX	
5.13	Risk-Corridor Payment Adjustments	0	XXX	0	XXX	XXX	
5.2	Supplemental Benefits	0	XXX	0	XXX	XXX	
6.	Total Premiums	0	XXX	0	XXX		0
7.	Claims Paid						
7.1	Standard Coverage						
7.11	With Reinsurance Coverage	XXX		XXX		XXX	0
7.12	Without Reinsurance Coverage	XXX		XXX		XXX	0
7.2	Supplemental Benefits	XXX		XXX		XXX	0
8.	Claim Reserves and Liabilities-change						
8.1	Standard Coverage						
8.11	With Reinsurance Coverage	XXX		XXX		XXX	
8.12	Without Reinsurance Coverage	XXX		XXX		XXX	
8.2	Supplemental Benefits	XXX		XXX		XXX	
9.	Health Care Receivables-change						
9.1	Standard Coverage						
9.11	With Reinsurance Coverage	XXX		XXX		XXX	
9.12	Without Reinsurance Coverage	XXX		XXX		XXX	
9.2	Supplemental Benefits	XXX		XXX		XXX	
10.	Claims Incurred						
10.1	Standard Coverage						
10.11	With Reinsurance Coverage	0	XXX	0	XXX	XXX	
10.12	Without Reinsurance Coverage	0	XXX	0	XXX	XXX	
10.2	Supplemental Benefits	0	XXX	0	XXX	XXX	
11.	Total Claims	0	XXX	0	XXX		0
12.	Reinsurance Coverage and Low Income Cost Sharing						
12.1	Claims Paid - Net of Reimbursements Applied	XXX		XXX			0
12.2	Reimbursements Received but Not Applied-change	XXX		XXX			0
12.3	Reimbursements Receivable-change	XXX		XXX			XXX
12.4	Health Care Receivables-change	XXX		XXX			XXX
13.	Aggregate Policy Reserves-change						
14.	Expenses Paid		XXX		XXX		0
15.	Expenses Incurred		XXX		XXX		XXX
16.	Underwriting Gain/Loss	0	XXX	0	XXX		XXX
17.	Cash Flow Results	XXX	XXX	XXX	XXX		0



SUPPLEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company

SCHEDULE O SUPPLEMENT

For The Year Ended December 31, 2016
(To Be Filed by March 1)

Of The Western-Southern Life Assurance Company
ADDRESS (City, State and Zip Code) Cincinnati, OH 45202
NAIC Group Code 0836 NAIC Company Code 92622 Employer's Identification Number (FEIN) 31-1000236

SUPPLEMENTAL SCHEDULE O - PART 1

Development of Incurred Losses (\$000 OMITTED)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Cumulative Net Amounts Paid Policyholders				
	1 2012	2 2013	3 2014	4 2015	5 2016(a)
1. Prior	.0	0	0	0	0
2. 2012					
3. 2013	XXX				
4. 2014	XXX	XXX			
5. 2015	XXX	XXX	XXX		
6. 2016	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. Prior	.0	0	0	0
2. 2012				
3. 2013	XXX			
4. 2014	XXX	XXX		
5. 2015	XXX	XXX	XXX	
6. 2016	XXX	XXX	XXX	XXX

Section C - Credit Accident and Health

1. Prior	.0	0	0	0
2. 2012				
3. 2013	XXX			
4. 2014	XXX	XXX		
5. 2015	XXX	XXX	XXX	
6. 2016	XXX	XXX	XXX	XXX

Section D -

1. Prior	.0	0	0	0
2. 2012				
3. 2013	XXX			
4. 2014	XXX	XXX		
5. 2015	XXX	XXX	XXX	
6. 2016	XXX	XXX	XXX	XXX

Section E -

1. Prior	.0	0	0	0
2. 2012				
3. 2013	XXX			
4. 2014	XXX	XXX		
5. 2015	XXX	XXX	XXX	
6. 2016	XXX	XXX	XXX	XXX

Section F -

1. Prior	.0	0	0	0
2. 2012				
3. 2013	XXX			
4. 2014	XXX	XXX		
5. 2015	XXX	XXX	XXX	
6. 2016	XXX	XXX	XXX	XXX

Section G -

1. Prior	.0	0	0	0
2. 2012				
3. 2013	XXX			
4. 2014	XXX	XXX		
5. 2015	XXX	XXX	XXX	
6. 2016	XXX	XXX	XXX	XXX

(a) See the Annual Audited Financial Reports section of the annual statement instructions.

SUPPLEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company
SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 2

Development of Incurred Losses
 (\$000 OMITTED)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Net Amounts Paid for Cost Containment Expenses				
	1 2012	2 2013	3 2014	4 2015	5 2016
1. Prior .....	.0	.0	.0	.0	.0
2. 2012					
3. 2013	XXX				
4. 2014	XXX	XXX			
5. 2015	XXX	XXX	XXX		
6. 2016	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. Prior .....	.0	.0	.0	.0	
2. 2012					
3. 2013	XXX				
4. 2014	XXX	XXX			
5. 2015	XXX	XXX	XXX		
6. 2016	XXX	XXX	XXX	XXX	

Section C - Credit Accident and Health

1. Prior .....	.0	.0	.0	.0	
2. 2012					
3. 2013	XXX				
4. 2014	XXX	XXX			
5. 2015	XXX	XXX	XXX		
6. 2016	XXX	XXX	XXX	XXX	

Section D -

1. Prior .....	.0	.0	.0	.0	
2. 2012					
3. 2013	XXX				
4. 2014	XXX	XXX			
5. 2015	XXX	XXX	XXX		
6. 2016	XXX	XXX	XXX	XXX	

Section E -

1. Prior .....	.0	.0	.0	.0	
2. 2012					
3. 2013	XXX				
4. 2014	XXX	XXX			
5. 2015	XXX	XXX	XXX		
6. 2016	XXX	XXX	XXX	XXX	

Section F -

1. Prior .....	.0	.0	.0	.0	
2. 2012					
3. 2013	XXX				
4. 2014	XXX	XXX			
5. 2015	XXX	XXX	XXX		
6. 2016	XXX	XXX	XXX	XXX	

Section G -

1. Prior .....	.0	.0	.0	.0	
2. 2012					
3. 2013	XXX				
4. 2014	XXX	XXX			
5. 2015	XXX	XXX	XXX		
6. 2016	XXX	XXX	XXX	XXX	

SUPPLEMENT FOR THE YEAR 2016 OF THE Western-Southern Life Assurance Company
SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 3

Development of Incurred Losses
 (\$000 OMITTED)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 2012	2 2013	3 2014	4 2015	5 2016
1. 2012				XXX	XXX
2. 2013	XXX				XXX
3. 2014	XXX	XXX			
4. 2015	XXX	XXX	XXX		
5. 2016	XXX	XXX	XXX	XXX	XXX

Section B - Other Accident and Health

1. 2012				XXX	XXX
2. 2013	XXX				XXX
3. 2014	XXX	XXX			
4. 2015	XXX	XXX	XXX		
5. 2016	XXX .....	XXX .....	XXX .....	XXX .....	XXX .....

Section C - Credit Accident and Health

1. 2012				XXX	XXX
2. 2013	XXX				XXX
3. 2014	XXX	XXX			
4. 2015	XXX	XXX	XXX		
5. 2016 .....	XXX .....	XXX .....	XXX .....	XXX .....	XXX

Section D -

1. 2012				XXX	XXX
2. 2013	XXX				XXX
3. 2014	XXX	XXX			
4. 2015	XXX	XXX	XXX		
5. 2016 .....	XXX .....	XXX .....	XXX .....	XXX .....	XXX

Section E -

1. 2012				XXX	XXX
2. 2013	XXX				XXX
3. 2014	XXX	XXX			
4. 2015	XXX	XXX	XXX		
5. 2016 .....	XXX .....	XXX .....	XXX .....	XXX .....	XXX

Section F -

1. 2012				XXX	XXX
2. 2013	XXX				XXX
3. 2014	XXX	XXX			
4. 2015	XXX	XXX	XXX		
5. 2016 .....	XXX .....	XXX .....	XXX .....	XXX .....	XXX

Section G -

1. 2012				XXX	XXX
2. 2013	XXX				XXX
3. 2014	XXX	XXX			
4. 2015	XXX	XXX	XXX		
5. 2016 .....	XXX .....	XXX .....	XXX .....	XXX .....	XXX

SCHEDULE O SUPPLEMENT
SUPPLEMENTAL SCHEDULE O - PART 4

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
	1 2012	2 2013	3 2014	4 2015	5 2016
1. 2012					
2. 2013	XXX				
3. 2014	XXX	XXX			
4. 2015	XXX	XXX	XXX		
5. 2016	XXX	XXX	XXX	XXX	XXX

Section B - Other Accident and Health

1. 2012					
2. 2013	XXX				
3. 2014	XXX	XXX			
4. 2015	XXX	XXX	XXX		
5. 2016	XXX	XXX	XXX	XXX	XXX

Section C - Credit Accident and Health

1. 2012					
2. 2013	XXX				
3. 2014	XXX	XXX			
4. 2015	XXX	XXX	XXX		
5. 2016	XXX	XXX	XXX	XXX	XXX

Section D -

1. 2012					
2. 2013	XXX				
3. 2014	XXX	XXX			
4. 2015	XXX	XXX	XXX		
5. 2016	XXX	XXX	XXX	XXX	XXX

Section E -

1. 2012					
2. 2013	XXX				
3. 2014	XXX	XXX			
4. 2015	XXX	XXX	XXX		
5. 2016	XXX	XXX	XXX	XXX	XXX

Section F -

1. 2012					
2. 2013	XXX				
3. 2014	XXX	XXX			
4. 2015	XXX	XXX	XXX		
5. 2016	XXX	XXX	XXX	XXX	XXX

Section G -

1. 2012					
2. 2013	XXX				
3. 2014	XXX	XXX			
4. 2015	XXX	XXX	XXX		
5. 2016	XXX	XXX	XXX	XXX	XXX

SUPPLEMENTAL SCHEDULE O - PART 5

(\$000 OMITTED)

Reserve and Liability Methodology - Exhibits 6 and 8

Line of Business	1 Methodology	2 Amount
1. Industrial Life		
2. Ordinary Life	Other	25,676
3. Individual Annuity	Other	415
4. Supplementary Contracts		
5. Credit Life		
6. Group Life		
7. Group Annuities		
8. Group Accident and Health		
9. Credit Accident and Health		
10. Other Accident and Health		
11. Total		26,091

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