



# QUARTERLY STATEMENT

As of March 31, 2017  
of the Condition and Affairs of the

## U.S. FINANCIAL LIFE INSURANCE COMPANY

NAIC Group Code 0968 0968 NAIC Company Code 84530 Employer's ID Number 38-2046096  
(Current) (Prior)

Organized under the Laws of Ohio State of Domicile or Port of Entry Ohio Country of Domicile United States of America

Incorporated/Organized: September 30, 1974 Commenced Business: September 30, 1974

Statutory Home Office: 4000 Smith Road, Suite 300, Cincinnati, Ohio 45209

Main Administrative Office: 525 Washington Boulevard Jersey City, New Jersey 07310 35<sup>th</sup> Floor - Telephone Number: (201) 743-5073

Mail Address: 525 Washington Boulevard Jersey City, New Jersey 07310 - Controllers 35<sup>th</sup> Floor, Telephone Number: (201) 743-5073

Primary Location of Books and Records: 525 Washington Boulevard Jersey City, New Jersey 07310 - Controllers 35<sup>th</sup> FL Telephone Number: (201) 743-5073

Internet Website Address: www.usfli.com

Statutory Statement Contact: Nicholas Gismondi, Vice President, (201) 743-5073

E-Mail Address: controllers@axa.us.com Fax Number: (201) 743-5006

### OFFICERS

ANDERS BJÖRN MALMSTRÖM  
Chairman of the Board

RONALD PAUL HERRMANN  
President and Chief Executive Officer

JOSHUA ETHAN BRAVERMAN  
Executive Vice President, Chief Financial  
Officer and Treasurer

ANDREA MARIE NITZAN  
Executive Vice President,  
Chief Accounting Officer and Controller

DOMINIQUE BAEDE  
Senior Vice President and Actuary

KEITH ELLIOTT FLOMAN  
Senior Vice President and Appointed  
Actuary

ANTHONY FRANK RECINE  
Senior Vice President and Chief Auditor

DENISE TEDESCHI  
Assistant Vice President and Secretary

### DIRECTORS

JOSHUA ETHAN BRAVERMAN  
KEVIN MOLLOY #

RONALD PAUL HERRMANN  
BRIAN ROSS WINIKOFF

ANDERS BJÖRN MALMSTRÖM

State of..... New Jersey.....  
County of..... Hudson..... } ss

The officers of U.S. FINANCIAL LIFE INSURANCE COMPANY being duly sworn, each depose and say that they are the described officers of the 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.

ANDREA MARIE NITZAN  
Executive Vice President,  
Chief Accounting Officer and Controller

KEITH ELLIOTT FLOMAN  
Senior Vice President and Appointed Actuary

DENISE TEDESCHI  
Assistant Vice President and Secretary

Subscribed and sworn to before me this  
9<sup>th</sup> day of May, 2017

- a. Is this an original filing? Yes (x) No ( )
- b. If no, 1. State the amendment number \_\_\_\_\_
- 2. Date filed \_\_\_\_\_
- 3. Number of pages attached \_\_\_\_\_

PAOLA T MIRABAL  
ID# 2441705  
NOTARY PUBLIC  
STATE OF NEW JERSEY  
MY COMMISSION EXPIRES 12/24/18

**ASSETS**

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds.....	438,774,923		438,774,923	436,456,249
2. Stocks:				
2.1 Preferred stocks.....	3,990,630		3,990,630	3,990,630
2.2 Common stocks.....			0	
3. Mortgage loans on real estate:				
3.1 First liens.....			0	
3.2 Other than first liens.....			0	
4. Real estate:				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Cash (\$.....1,222,951), cash equivalents (\$.....0) and short-term investments (\$.....27,087,185).....	28,310,136		28,310,136	55,971,414
6. Contract loans (including \$.....0 premium notes).....	23,468,792	180,719	23,288,073	23,344,971
7. Derivatives.....			0	
8. Other invested assets.....			0	
9. Receivables for securities.....	2,702,038		2,702,038	3,300,393
10. Securities lending reinvested collateral assets.....			0	
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	497,246,519	180,719	497,065,800	523,063,657
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	4,683,532		4,683,532	5,130,855
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	47,587		47,587	81,479
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	1,037,673		1,037,673	1,098,141
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	39,782,522		39,782,522	43,440,606
16.2 Funds held by or deposited with reinsured companies.....			0	
16.3 Other amounts receivable under reinsurance contracts.....	8,890,179		8,890,179	6,646,028
17. Amounts receivable relating to uninsured plans.....			0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....	2,450,186		2,450,186	
18.2 Net deferred tax asset.....	50,262,000	35,280,845	14,981,155	18,693,000
19. Guaranty funds receivable or on deposit.....	971,777		971,777	955,158
20. Electronic data processing equipment and software.....			0	
21. Furniture and equipment, including health care delivery assets (\$.....0).....			0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....	20,899,268		20,899,268	
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other than invested assets.....	286,470	286,470	0	47,113
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	626,557,713	35,748,034	590,809,679	599,156,037
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. Total (Lines 26 and 27).....	626,557,713	35,748,034	590,809,679	599,156,037

**DETAILS OF WRITE-INS**

1101.....			0	
1102.....			0	
1103.....			0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	0	0	0	0
2501. Miscellaneous receivable.....			0	47,113
2502. Other assets non-admitted.....	286,470	286,470	0	
2503.....			0	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	286,470	286,470	0	47,113

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$.....441,312,984 less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....	441,312,984	446,406,127
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....		
3. Liability for deposit-type contracts (including \$.....0 Modco Reserve).....	838,608	825,803
4. Contract claims:		
4.1 Life.....	16,035,469	10,826,451
4.2 Accident and health.....		
5. Policyholders' dividends \$.....0 and coupons \$.....0 due and unpaid.....		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$.....0 Modco).....		
6.2 Dividends not yet apportioned (including \$.....0 Modco).....		
6.3 Coupons and similar benefits (including \$.....0 Modco).....		
7. Amount provisionally held for deferred dividend policies not included in Line 6.....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....0 accident and health premiums.....	795,595	621,459
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts.....		
9.2 Provision for experience rating refunds, including the liability of \$.....0 accident and health experience rating refunds of which \$.....0 is for medical loss ratio rebate per the Public Health Service Act.....		
9.3 Other amounts payable on reinsurance, including \$.....0 assumed and \$.....20,950,813 ceded.....	20,950,813	21,654,221
9.4 Interest Maintenance Reserve.....	861,933	896,638
10. Commissions to agents due or accrued - life and annuity contracts \$.....0, accident and health \$.....0 and deposit-type contract funds \$.....0.....		
11. Commissions and expense allowances payable on reinsurance assumed.....		
12. General expenses due or accrued.....		
13. Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves, net of reinsured allowances).....		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes.....	2,307,236	2,099,257
15.1 Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses).....		843,789
15.2 Net deferred tax liability.....		
16. Unearned investment income.....	642,886	666,158
17. Amounts withheld or retained by company as agent or trustee.....	630	
18. Amounts held for agents' account, including \$.....375,511 agents' credit balances.....	373,511	358,142
19. Remittances and items not allocated.....	402,606	186,295
20. Net adjustment in assets and liabilities due to foreign exchange rates.....		
21. Liability for benefits for employees and agents if not included above.....		
22. Borrowed money \$.....0 and interest thereon \$.....0.....		
23. Dividends to stockholders declared and unpaid.....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve.....	2,298,395	2,272,960
24.02 Reinsurance in unauthorized and certified (\$.....0) companies.....		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers.....		
24.04 Payable to parent, subsidiaries and affiliates.....	692,069	1,384,414
24.05 Drafts outstanding.....		
24.06 Liability for amounts held under uninsured plans.....		
24.07 Funds held under coinsurance.....		
24.08 Derivatives.....		
24.09 Payable for securities.....		
24.10 Payable for securities lending.....		
24.11 Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	1,427,073	1,317,291
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	488,939,808	490,359,005
27. From Separate Accounts statement.....		
28. Total liabilities (Lines 26 and 27).....	488,939,808	490,359,005
29. Common capital stock.....	4,050,000	4,050,000
30. Preferred capital stock.....		
31. Aggregate write-ins for other-than-special surplus funds.....	0	0
32. Surplus notes.....		
33. Gross paid in and contributed surplus.....	221,285,723	221,285,723
34. Aggregate write-ins for special surplus funds.....	0	0
35. Unassigned funds (surplus).....	(123,465,852)	(116,538,691)
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 29 \$.....0).....		
36.2 .....0.000 shares preferred (value included in Line 30 \$.....0).....		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement).....	97,819,871	104,747,032
38. Totals of Lines 29, 30 and 37.....	101,869,871	108,797,032
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	590,809,679	599,156,037

**DETAILS OF WRITE-INS**

2501. Funds escheatable.....	1,360,176	1,243,790
2502. Miscellaneous liabilities.....	66,897	73,501
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	1,427,073	1,317,291
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page.....	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above).....	0	0
3401. ....		
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	0

**SUMMARY OF OPERATIONS**

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts.....	9,712,217	7,926,487	38,788,946
2. Considerations for supplementary contracts with life contingencies.....			
3. Net investment income.....	5,066,904	5,739,567	22,287,238
4. Amortization of Interest Maintenance Reserve (IMR).....	34,705	48,014	195,658
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....			
6. Commissions and expense allowances on reinsurance ceded.....	4,532,380	5,156,586	19,288,544
7. Reserve adjustments on reinsurance ceded.....			
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....			
8.2 Charges and fees for deposit-type contracts.....			
8.3 Aggregate write-ins for miscellaneous income.....	0	0	0
9. Totals (Lines 1 to 8.3).....	19,346,206	18,870,654	80,560,386
10. Death benefits.....	25,786,554	14,926,394	55,750,189
11. Matured endowments (excluding guaranteed annual pure endowments).....			
12. Annuity benefits.....	127,150	135,513	572,268
13. Disability benefits and benefits under accident and health contracts.....	36,083	38,776	57,062
14. Coupons, guaranteed annual pure endowments and similar benefits.....			
15. Surrender benefits and withdrawals for life contracts.....	2,032,700	3,206,378	11,569,958
16. Group conversions.....			
17. Interest and adjustments on contract or deposit-type contract funds.....	142,539	131,049	370,287
18. Payments on supplementary contracts with life contingencies.....			
19. Increase in aggregate reserves for life and accident and health contracts.....	(5,093,143)	(6,092,462)	(13,072,526)
20. Totals (Lines 10 to 19).....	23,031,883	12,345,648	55,247,238
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	744,083	888,310	3,477,708
22. Commissions and expense allowances on reinsurance assumed.....			
23. General insurance expenses.....	814,405	975,463	4,005,650
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	984,726	720,722	3,327,659
25. Increase in loading on deferred and uncollected premiums.....	(14,591)	5,667	(21,623)
26. Net transfers to or (from) Separate Accounts net of reinsurance.....			
27. Aggregate write-ins for deductions.....	57,313	7,326	81,260
28. Totals (Lines 20 to 27).....	25,617,819	14,943,136	66,117,892
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	(6,271,613)	3,927,518	14,442,494
30. Dividends to policyholders.....			
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	(6,271,613)	3,927,518	14,442,494
32. Federal and foreign income taxes incurred (excluding tax on capital gains).....	(3,293,975)	1,100,000	(100,000)
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	(2,977,638)	2,827,518	14,542,494
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....0 (excluding taxes of \$.....0 transferred to the IMR).....		129,406	86,457
35. Net income (Line 33 plus Line 34).....	(2,977,638)	2,956,924	14,628,951
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
36. Capital and surplus, December 31, prior year.....	108,797,032	93,669,815	93,669,815
37. Net income (Line 35).....	(2,977,638)	2,956,924	14,628,951
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....0.....			
39. Change in net unrealized foreign exchange capital gain (loss).....			
40. Change in net deferred income tax.....	(1,155,000)	(385,000)	(5,322,000)
41. Change in nonadmitted assets.....	(2,769,088)	(64,897)	5,347,178
42. Change in liability for reinsurance in unauthorized and certified companies.....			
43. Change in reserve on account of change in valuation basis, (increase) or decrease.....			
44. Change in asset valuation reserve.....	(25,435)	(27,562)	473,088
45. Change in treasury stock.....			
46. Surplus (contributed to) withdrawn from Separate Accounts during period.....			
47. Other changes in surplus in Separate Accounts Statement.....			
48. Change in surplus notes.....			
49. Cumulative effect of changes in accounting principles.....			
50. Capital changes:			
50.1 Paid in.....			
50.2 Transferred from surplus (Stock Dividend).....			
50.3 Transferred to surplus.....			
51. Surplus adjustment:			
51.1 Paid in.....			
51.2 Transferred to capital (Stock Dividend).....			
51.3 Transferred from capital.....			
51.4 Change in surplus as a result of reinsurance.....			
52. Dividends to stockholders.....			
53. Aggregate write-ins for gains and losses in surplus.....	0	0	0
54. Net change in capital and surplus (Lines 37 through 53).....	(6,927,161)	2,479,465	15,127,217
55. Capital and surplus as of statement date (Lines 36 + 54).....	101,869,871	96,149,280	108,797,032

**DETAILS OF WRITE-INS**

08.301. ....			
08.302. ....			
08.303. ....			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	0	0	0
2701. Sundry disbursements and adjustments.....	57,313	7,212	79,610
2702. Fines & penalties of reg authorities.....		114	1,650
2703. ....			
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	57,313	7,326	81,260
5301. ....			
5302. ....			
5303. ....			
5398. Summary of remaining write-ins for Line 53 from overflow page.....	0	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398) (Line 53 above).....	0	0	0

# U.S. FINANCIAL LIFE INSURANCE COMPANY

## CASH FLOW

	1 Current Year to Date	2 Prior Year To Date	3 Prior Year Ended December 31
<b>CASH FROM OPERATIONS</b>			
1. Premiums collected net of reinsurance.....	7,107,058	8,565,745	34,036,112
2. Net investment income.....	5,585,065	6,739,307	23,866,957
3. Miscellaneous income.....	4,532,380	4,888,213	19,822,884
4. Total (Lines 1 through 3).....	17,224,503	20,193,265	77,725,953
5. Benefit and loss related payments.....	19,304,597	11,700,741	66,336,156
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
7. Commissions, expenses paid and aggregate write-ins for deductions.....	2,299,385	2,296,396	10,520,603
8. Dividends paid to policyholders.....			
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....			2,322,744
10. Total (Lines 5 through 9).....	21,603,982	13,997,137	79,179,503
11. Net cash from operations (Line 4 minus Line 10).....	(4,379,479)	6,196,128	(1,453,550)
<b>CASH FROM INVESTMENTS</b>			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....	6,539,867	28,644,137	95,787,792
12.2 Stocks.....			
12.3 Mortgage loans.....			
12.4 Real estate.....			
12.5 Other invested assets.....			
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....			(40)
12.7 Miscellaneous proceeds.....	598,355		
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	7,138,222	28,644,137	95,787,752
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....	8,952,653	26,973,115	56,089,822
13.2 Stocks.....			
13.3 Mortgage loans.....			
13.4 Real estate.....			
13.5 Other invested assets.....			
13.6 Miscellaneous applications.....			
13.7 Total investments acquired (Lines 13.1 to 13.6).....	8,952,653	26,973,115	56,089,822
14. Net increase or (decrease) in contract loans and premium notes.....	(36,130)	(42,722)	(1,024,743)
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14).....	(1,778,301)	1,713,744	40,722,673
<b>CASH FROM FINANCING AND MISCELLANEOUS SOURCES</b>			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes.....			
16.2 Capital and paid in surplus, less treasury stock.....			
16.3 Borrowed funds.....			
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....			(55,000)
16.5 Dividends to stockholders.....			
16.6 Other cash provided (applied).....	(21,503,498)	5,273,962	2,313,408
17. Net cash from financing and miscellaneous sources (Lines 16.1 through 16.4 minus Line 16.5 plus Line 16.6).....	(21,503,498)	5,273,962	2,258,408
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>			
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17).....	(27,661,278)	13,183,834	41,527,531
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	55,971,414	14,443,883	14,443,883
19.2 End of period (Line 18 plus Line 19.1).....	28,310,136	27,627,717	55,971,414

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

20.0001	Non - cash purchase.....		
20.0002	Non - cash sales.....		

**EXHIBIT 1**

**DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS**

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life.....			
2. Ordinary life insurance.....	30,325,285	30,428,959	137,740,274
3. Ordinary individual annuities.....	2,255	4,778	24,648
4. Credit life (group and individual).....			
5. Group life insurance.....			
6. Group annuities.....			
7. A&H - group.....			
8. A&H - credit (group and individual).....			
9. A&H - other.....			
10. Aggregate of all other lines of business.....	0	0	0
11. Subtotal.....	30,327,540	30,433,737	137,764,922
12. Deposit-type contracts.....			
13. Total.....	30,327,540	30,433,737	137,764,922

**DETAILS OF WRITE-INS**

1001. ....			
1002. ....			
1003. ....			
1098. Summary of remaining write-ins for Line 10 from overflow page.....	0	0	0
1099. Total (Lines 1001 thru 1003 plus 1098) (Line 10 above).....	0	0	0

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## NOTES TO FINANCIAL STATEMENTS

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**1. Summary of Significant Accounting Policies****A. Accounting Practices**

The accompanying financial statements of U.S. Financial Life Insurance Company ("the Company") are presented on the basis of accounting practices prescribed or permitted by the Ohio Insurance Department ("SAP").

The Ohio Insurance Department recognizes only SAP for determining and reporting the financial condition and results of operations of an insurance company, in order to determine its solvency under the Ohio Insurance law. The National Association of Insurance Commissioners' ("NAIC SAP") *Accounting and Procedures* manual has been adopted as a component of prescribed or permitted practices by the State of Ohio. There are no differences in Net income and Capital and Surplus between NAIC SAP and SAP for the Company. See table below:

	SSAP #	F/S Page	F/S Line #	March 31, 2017	December 31, 2016
<b>NET INCOME</b>					
(1) U.S.FINANCIAL LIFE INSURANCE COMPANY state basis (Page 4, Line 35, Columns 1 & 3)	XXX	XXX	XXX	\$(2,977,638)	\$14,628,951
(2) State Prescribed Practices that is an increase/decrease from NAIC SAP					
	N/A	N/A	N/A		
(3) State Permitted Practices that is an increase/decrease from NAIC SAP					
	N/A	N/A	N/A		
(4) NAIC SAP (1 - 2 - 3 = 4)	XXX	XXX	XXX	\$(2,977,638)	\$14,628,951
<b>SURPLUS</b>					
(5) U.S.FINANCIAL LIFE INSURANCE COMPANY Company state basis (Page 3, line 38, Columns 1 & 2)	XXX	XXX	XXX	\$101,869,871	\$108,797,032
(6) State Prescribed Practices that is an increase/decrease from NAIC SAP					
	N/A	N/A	N/A		
(7) State Prescribed Practices that is an increase/decrease from NAIC SAP					
	N/A	N/A	N/A		
(8) NAIC SAP (5 - 6 - 7 = 8)	XXX	XXX	XXX	\$101,869,871	\$108,797,032

B. No Significant change.

**C. Accounting Policy**

Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair value. Prepayment assumptions for loan-backed bonds and structured securities were obtained from broker-dealer survey values or internal estimates. These assumptions are consistent with the current interest rate and economic environment. The retrospective adjustment method is predominately used for securities; the prospective adjustment method was used for issues in default and issues that have a variable interest rate.

**D. Going Concern**

No Significant change.

**2. Accounting Changes and Correction of Errors**

No Significant change.

**3. Business Combinations and Goodwill**

No Significant change.

**4. Discontinued Operations**

No Significant change.

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## NOTES TO FINANCIAL STATEMENTS

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### 5. Investments

A.- C. No Significant change.

#### D. Loan-Backed Securities

(1) Prepayment assumptions for loan-backed bonds and structured securities were obtained from broker-dealer survey values or internal estimates. These assumptions are consistent with the current interest rate and economic environment. The retrospective adjustment method is predominately used to value all securities except issues in default; the prospective adjustment method was used to value issues in default and issues that have a variable interest rate.

(2) and (3)

There were no loan-backed securities with a recognized other than temporary impairment as of March 31, 2017.

(4) There are no impaired (fair value is less than amortized cost) loan-backed securities for which an other than temporary impairment has not been recognized as a realized loss as of March 31, 2017.

(5) The Company's management, with the assistance of its investment advisors, monitors the investment performance of its portfolio. This review process culminates with a quarterly review of certain assets by AXA Financial's Investments Under Surveillance Committee that evaluates whether any investments are other than temporarily impaired. The review considers an analysis of individual credit metrics of each issuer as well as industry fundamentals and the outlook for the future. Based on the analysis, a determination is made to the ability of the issuer to service its debt obligation on an ongoing basis. If this ability is deemed to be impaired, then the appropriate provisions are taken.

#### E. Repurchase Agreements/Security Lending Transactions

The Company has not entered into any repurchase agreements and/or securities lending transactions.

F. -H. No Significant change.

#### I. Working Capital Finance Investments

The Company does not hold any working capital finance investments.

J. Offsetting and Netting of Assets and Liabilities: None

K. No Significant change.

#### L. 5\*Securities

None

### 6. Joint Ventures, Partnerships and Limited Liability Companies

No Significant change.

### 7. Investment Income

No Significant change.

### 8. Derivative Instruments

No Significant change.

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## NOTES TO FINANCIAL STATEMENTS

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**9. Income Taxes**

No Significant change.

**10. Information Concerning Parent, Subsidiaries and Affiliates**

No Significant change.

**11. Debt**

A. No Significant change.

B. Federal Home Loan Bank ("FHLB")

The Company has no FHLB agreement at March 31, 2017 .

**12. Retirement plans, Deferred Compensation, Post-employment Benefits and Compensated Absences and Other Postretirement Plans**

The Company does not have any Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans.

**13. Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations**

No Significant change.

**14. Contingencies**

A. - F. No Significant change.

**15. Leases**

No Significant change.

**16. Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk**

No Significant change.

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

A. Transfers of Receivables reported as sales

No Significant change.

B. Transfer and Servicing of Financial Assets

The Company did not have any transactions related to the transfer and servicing of financial assets and extinguishments of liabilities.

C. Wash Sales

The Company did not sell any securities during the year ended March 31, 2017, which were reacquired within 30 days of the sale date.

**18. Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans**

No Significant change.

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## NOTES TO FINANCIAL STATEMENTS

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**19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators**

No Significant change.

**20. Fair Value Measurements****A. Fair Value Measurements at Reporting Date:**

The Company has no invested assets that were required to be reported at fair value as of March 31, 2017 and 2016.

**B. N/A****C. Aggregate Fair Value of all Financial Instruments (in dollars) :**

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Bonds	\$458,820,075	\$438,774,923	—	\$458,441,674	\$378,401	—
Preferred Stock	\$3,480,000	\$3,990,630	—	\$3,480,000	—	—

**D. Not Practicable to estimate Fair Value**

None

**21. Other Items**

No Significant change.

**22. Events Subsequent**

No Significant change.

**23. Reinsurance**

No Significant change.

**24. Retrospectively Rated Contracts and Contracts Subject to Redetermination**

The Company does not write retrospective rated contracts.

**25. Change in Incurred Losses and Loss Adjustment Expenses**

There are no material changes in the provision for incurred loss and loss adjustment expenses attributable to insured events of prior years.

**26. Intercompany Pooling Arrangements**

No Significant change.

**27. Structured Settlements**

No Significant change.

**28. Health Care Receivables**

No Significant change.

**29. Participating Policies**

No Significant change.

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## NOTES TO FINANCIAL STATEMENTS

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**30. Premium Deficiency Reserves**

No Significant change.

**31. Reserves for Life Contracts and Annuity Contracts**

No Significant change.

**32. Analysis of Annuity Actuarial Reserves and Deposit Liabilities by Withdrawal Characteristics**

No Significant change.

**33. Premium and Annuity Considerations Deferred and Uncollected**

No Significant change.

**34. Separate Accounts**

Not applicable

**35. Loss/Claim Adjustment Expenses**

No Significant change.

## GENERAL INTERROGATORIES

## PART 1 - COMMON INTERROGATORIES

## GENERAL

- 1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes  No
- 1.2 If yes, has the report been filed with the domiciliary state? Yes  No
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes  No
- 2.2 If yes, date of change: \_\_\_\_\_
- 3.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? If yes, complete Schedule Y, Parts 1 and 1A. Yes  No
- 3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? Yes  No
- 3.3 If the response to 3.2 is yes, provide a brief description of those changes.

- 4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes  No
- 4.2 If yes, provide name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? If yes, attach an explanation. Yes  No  N/A
- 6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2015
- 6.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2010
- 6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/23/2012
- 6.4 By what department or departments?
- 6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes  No  N/A
- 6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes  No  N/A
- 7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes  No
- 7.2 If yes, give full information:
- 8.1 Is the company a subsidiary of a bank holding company regulated with the Federal Reserve Board? Yes  No
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes  No
- 8.4 If the response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator].

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
AB Custom Alternative Investments LLC	New York, NY				Yes
AllianceBernstein Real Estate Investment LLC	New York, NY				Yes
AllianceBernstein Private Credit Investors LLC	New York, NY				Yes
AllianceBernstein Corporation	New York, NY				Yes
AllianceBernstein Global Derivatives Corporation	New York, NY				Yes
AllianceBernstein Holding LP	New York, NY				Yes
AllianceBernstein Investments Inc.	New York, NY				Yes
AllianceBernstein LP	New York, NY				Yes
AXA Advisors, LLC	New York, NY				Yes
AXA Equitable Funds Management Group, LLC	New York, NY				Yes
AXA Distributors, LLC	New York, NY				Yes
AXA Investment Managers Inc.	Greenwich, CT				Yes
AXA Real Estate Investment Managers US, LLC	New York, NY				Yes
AXA Rosenberg Investment Management, LLC	Orinda, CA				Yes
Sanford C. Bernstein & Co., LLC	New York, NY				Yes
AXA Equitable Life Insurance Company	New York, NY				Yes
W.P. Stewart & Co., LLC	New York, NY				Yes
W.P. Stewart Asset Management Ltd.	New York, NY				Yes

- 9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes  No
- (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c) Compliance with applicable governmental laws, rules and regulations;

**GENERAL INTERROGATORIES**

**PART 1 - COMMON INTERROGATORIES**

- (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e) Accountability for adherence to the code.

9.11 If the response to 9.1 is No, please explain:

9.2 Has the code of ethics for senior managers been amended? Yes [ ] No [ X ]

9.21 If the response to 9.2 is Yes, provide information related to amendment(s).

9.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [ ] No [ X ]

9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).

**FINANCIAL**

10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [ X ] No [ ]

10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 0

**INVESTMENT**

11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [ X ] No [ ]

11.2 If yes, give full and complete information relating thereto:

Exceptions are listed in Schedule of Special Deposits

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$ 0

13. Amount of real estate and mortgages held in short-term investments: \$ 0

14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [ ] No [ X ]

14.2 If yes, please complete the following:

- 14.21 Bonds
- 14.22 Preferred Stock
- 14.23 Common Stock
- 14.24 Short-Term Investments
- 14.25 Mortgage Loans on Real Estate
- 14.26 All Other
- 14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)
- 14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above

	1 Prior Year End Book/Adjusted Carrying Value	2 Current Quarter Book/Adjusted Carrying Value
\$	0	\$ 0
	0	0
	0	0
	0	0
	0	0
	0	0
\$	0	\$ 0
\$	0	\$ 0

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes [ ] No [ X ]

15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [ ] No [ ]

If no, attach a description with this statement.

16. For the reporting entity's security lending program, state the amount of the following as of current statement date:

16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2: \$ 0

16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2: \$ 0

16.3 Total payable for securities lending reported on the liability page: \$ 0

17. Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC *Financial Condition Examiners Handbook*? Yes [ X ] No [ ]

17.1 For all agreements that comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, complete the following:

1 Name of Custodian(s)	2 Custodian Address
JPMorgan Chase	270 Park Avenue, New York, NY 10017
BNY Mellon Liquidity Direct	One Wall Street, New York, NY 10286

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

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

17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? Yes [ ] No [ X ]

17.4 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

17.5 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such ["...that have access to the investment accounts", "handle securities"].

1 Name of Firm or Individual	2 Affiliation
Alliance Bernstein, LP	A

17.5097 For those firms/individuals listed in the table for Question 17.5, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's assets? Yes [ ] No [ X ]

## GENERAL INTERROGATORIES

### PART 1 - COMMON INTERROGATORIES

17.5098 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's assets? Yes [ ] No [ X ]

17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
108477	Alliance Bernstein, LP	0JK55UGWSWNF3X7KLQ85	SEC	DS

18.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed? Yes [ X ] No [ ]

18.2 If no, list exceptions:

**GENERAL INTERROGATORIES (continued)**

**PART 2 - LIFE & HEALTH**

1. Report the statement value of mortgage loans at the end of this reporting period for the following categories:

	Amount	
1.1 Long-term mortgages in good standing		
1.11 Farm mortgages.....	\$ .....	
1.12 Residential mortgages.....	\$ .....	
1.13 Commercial mortgages.....	\$ .....	
1.14 Total mortgages in good standing.....	\$ .....0	
1.2 Long-term mortgages in good standing with restructured terms		
1.21 Total mortgages in good standing with restructured terms.....	\$ .....	
1.3 Long-term mortgage loans upon which interest is overdue more than three months		
1.31 Farm mortgages.....	\$ .....	
1.32 Residential mortgages.....	\$ .....	
1.33 Commercial mortgages.....	\$ .....	
1.34 Total mortgages with interest overdue more than three months.....	\$ .....0	
1.4 Long-term mortgage loans in process of foreclosure		
1.41 Farm mortgages.....	\$ .....	
1.42 Residential mortgages.....	\$ .....	
1.43 Commercial mortgages.....	\$ .....	
1.44 Total mortgages in process of foreclosure.....	\$ .....0	
1.5 Total mortgage loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2)	\$ .....0	
1.6 Long-term mortgages foreclosed, properties transferred to real estate in current quarter		
1.61 Farm mortgages.....	\$ .....	
1.62 Residential mortgages.....	\$ .....	
1.63 Commercial mortgages.....	\$ .....	
1.64 Total mortgages foreclosed and transferred to real estate.....	\$ .....0	
2. Operating Percentages:		
2.1 A&H loss percent.....	.....	
2.2 A&H cost containment percent.....	.....	
2.3 A&H expense percent excluding cost containment expenses.....	.....	
3.1 Do you act as a custodian for health savings accounts?.....	Yes [ ]	No [ X ]
3.2 If yes, please provide the amount of custodial funds held as of the reporting date.....	\$ .....	
3.3 Do you act as an administrator for health savings accounts?.....	Yes [ ]	No [ X ]
3.4 If yes, please provide the balance of the funds administered as of the reporting date.....	\$ .....	

**SCHEDULE S - CEDED REINSURANCE**

Showing All New Reinsurance Treaties - Current Year to Date

1	2	3	4	5	6	7	8	9
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Domiciliary Jurisdiction	Type of Reinsurance Ceded	Type of Reinsurer	Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating

**NONE**

# U.S. FINANCIAL LIFE INSURANCE COMPANY SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Current Year to Date - Allocated by States and Territories

	1	Direct Business Only					6	7
		Life Contracts		4	5	Total Columns 2 through 5		
States, Etc.	Active Status	2	3				A&H Insurance Premiums, Including Policy Membership and Other Fees	Other Considerations
		Life Insurance Premiums	Annuity Considerations					
1. Alabama.....AL.....L.....		647,676				647,676		
2. Alaska.....AK.....L.....		36,385				36,385		
3. Arizona.....AZ.....L.....		408,724				408,724		
4. Arkansas.....AR.....L.....		290,299				290,299		
5. California.....CA.....L.....		2,290,674				2,290,674		
6. Colorado.....CO.....L.....		547,868	100			547,968		
7. Connecticut.....CT.....L.....		555,279				555,279		
8. Delaware.....DE.....L.....		345,696				345,696		
9. District of Columbia.....DC.....L.....		34,047				34,047		
10. Florida.....FL.....L.....		2,104,198				2,104,198		
11. Georgia.....GA.....L.....		1,097,728				1,097,728		
12. Hawaii.....HI.....L.....		71,851				71,851		
13. Idaho.....ID.....L.....		76,723				76,723		
14. Illinois.....IL.....L.....		1,487,907				1,487,907		
15. Indiana.....IN.....L.....		572,344	25			572,369		
16. Iowa.....IA.....L.....		369,333				369,333		
17. Kansas.....KS.....L.....		375,311				375,311		
18. Kentucky.....KY.....L.....		556,813				556,813		
19. Louisiana.....LA.....L.....		343,118				343,118		
20. Maine.....ME.....L.....		123,653				123,653		
21. Maryland.....MD.....L.....		587,846				587,846		
22. Massachusetts.....MA.....L.....		918,613				918,613		
23. Michigan.....MI.....L.....		1,428,541	480			1,429,021		
24. Minnesota.....MN.....L.....		1,124,815				1,124,815		
25. Mississippi.....MS.....L.....		464,231				464,231		
26. Missouri.....MO.....L.....		750,994	1,650			752,644		
27. Montana.....MT.....L.....		100,595				100,595		
28. Nebraska.....NE.....L.....		282,930				282,930		
29. Nevada.....NV.....L.....		140,898				140,898		
30. New Hampshire.....NH.....L.....		129,609				129,609		
31. New Jersey.....NJ.....L.....		872,511				872,511		
32. New Mexico.....NM.....L.....		150,489				150,489		
33. New York.....NY.....N.....		180,165				180,165		
34. North Carolina.....NC.....L.....		1,702,818				1,702,818		
35. North Dakota.....ND.....L.....		210,612				210,612		
36. Ohio.....OH.....L.....		1,795,478				1,795,478		
37. Oklahoma.....OK.....L.....		338,371				338,371		
38. Oregon.....OR.....L.....		255,043				255,043		
39. Pennsylvania.....PA.....L.....		1,808,630				1,808,630		
40. Rhode Island.....RI.....L.....		147,374				147,374		
41. South Carolina.....SC.....L.....		624,821				624,821		
42. South Dakota.....SD.....L.....		250,085				250,085		
43. Tennessee.....TN.....L.....		1,166,808				1,166,808		
44. Texas.....TX.....L.....		2,807,157				2,807,157		
45. Utah.....UT.....L.....		267,292				267,292		
46. Vermont.....VT.....L.....		37,993				37,993		
47. Virginia.....VA.....L.....		459,422				459,422		
48. Washington.....WA.....L.....		547,163				547,163		
49. West Virginia.....WV.....L.....		79,598				79,598		
50. Wisconsin.....WI.....L.....		577,394				577,394		
51. Wyoming.....WY.....L.....		58,484				58,484		
52. American Samoa.....AS.....N.....						0		
53. Guam.....GU.....N.....		266				266		
54. Puerto Rico.....PR.....N.....		772				772		
55. US Virgin Islands.....VI.....N.....		1,131				1,131		
56. Northern Mariana Islands.....MP.....N.....						0		
57. Canada.....CAN.....N.....		4,631				4,631		
58. Aggregate Other Alien.....OT.....XXX.....		9,640	0	0	0	9,640	0	
59. Subtotal.....(a) 50.....		32,618,847	2,255	0	0	32,621,102	0	
90. Reporting entity contributions for employee benefit plans.....XXX.....						0		
91. Dividends or refunds applied to purchase paid-up additions and annuities.....XXX.....						0		
92. Dividends or refunds applied to shorten endowment or premium paying period.....XXX.....						0		
93. Premium or annuity considerations waived under disability or other contract provisions.....XXX.....						0		
94. Aggregate other amounts not allocable by State.....XXX.....		0	0	0	0	0	0	
95. Totals (Direct Business).....XXX.....		32,618,847	2,255	0	0	32,621,102	0	
96. Plus Reinsurance Assumed.....XXX.....						0		
97. Totals (All Business).....XXX.....		32,618,847	2,255	0	0	32,621,102	0	
98. Less Reinsurance Ceded.....XXX.....		25,514,044				25,514,044		
99. Totals (All Business) less Reinsurance Ceded.....XXX.....		7,104,803	2,255	0	0	7,107,058	0	

**DETAILS OF WRITE-INS**

58001. Other Alien.....XXX.....		9,640				9,640	
58002. ....XXX.....						0	
58003. ....XXX.....						0	
58998. Summary of remaining write-ins for line 58 from overflow page...XXX.....		0	0	0	0	0	0
58999. Total (Lines 58001 thru 58003 plus 58998) (Line 58 above).....XXX.....		9,640	0	0	0	9,640	0
9401. ....XXX.....						0	
9402. ....XXX.....						0	
9403. ....XXX.....						0	
9498. Summary of remaining write-ins for line 94 from overflow page...XXX.....		0	0	0	0	0	0
9499. Total (Lines 9401 thru 9403 plus 9498) (Line 94 above).....XXX.....		0	0	0	0	0	0

(L) - Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) - Registered - Non-domiciled RRGs; (Q) - Qualified - Qualified or Accredited Reinsurer;

(E) - Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) - None of the above - Not allowed to write business in the state.

(a) Insert the number of L responses except for Canada and Other Alien.

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
PART 1 – ORGANIZATIONAL CHART

Names of Parent, Subsidiaries or Affiliates	Ownership %	Federal ID#	NAIC Code	State of Domicile
AXA SA	100.00			
AXA Assistance SA	100.00			
AXA Inter Partner Assistance - Belgium	100.00			
AXA France Assurance SAS	98.75			
AXA Corporate Solutions Assurance - France	100.00			
AXA Matrix Risk Consultants SA (France)	100.00			
AXA Matrix Risk Consultants Shanghai Co.Ltd	100.00			
AXA Matrix Risk Consultants India Prt Ltd	100.00			
AXA Matrix Risk Consultants US Inc.	100.00			
AXA Matrix Risk Consultants Brazil Ltd.	100.00			
AXA Group Solutions - France	100.00			
AXA Assistance Inc. USA	73.77			
AXA Investment Managers	100.00			
AXA Investment Managers - France	100.00			
AXA Rosenberg Group LLC	100.00			
AXA IM Rose Inc	100.00	22-3624513		
AllianceBernstein LP	14.97	13-4064930		
AXA Mediterranean Holdings, S.A.U	100.00			
AXA Millésimes	42.34			
AXA Real Estate Investment Managers	100.00			
AXA Technology Services	100.00			
AXA Belgium	100.00			
AXAFinandal, Inc.	0.46	13-3623351		
AXA Life Insurance Company Ltd. - Hong Kong	100.00			
AXA General Ins. Hong Kong Ltd.- Hong Kong	100.00			
AXA General Insurance China Ltd	100.00			
AXA China - France	51.00			
AXA-Mimentals Assurance Company Limited	51.00			
AXA Societe Beaujon	100.00			
AXA Pojistovna a.s.	100.00			
AXA Zivtni Pojistovna a.s.	100.00			
AXA Penzijni Fond a.s.	99.98			
AXA Biztosito Zrt.	100.00			
AXA Zycie Towarzystwo Ubezpieczen S.A.	90.24			
AXA Powszechnie Towarzystwo Emerytalne S.A.	100.00			
AXA Towarzystwo Ubezpieczen i Reasekuracji S.A.	100.00			
AXA Life Insurance SA	99.90			
AXA Business Services Private Limited	99.99			
Compagnie Financiere de Paris	100.00			
AXA France Assurance	100.00			
AXA Corporate Solutions Assurance	98.75			
AXA Global Life	100.00			
AXA Global P&C	100.00			
AXA Liabilities Managers - France	99.90			
AXA Liabilities Managers - US	100.00			
AXA DBIO GP S.à.r.l.	100.00			
AXA DBIO S.C.A.	9.74			

Q12

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
**PART 1 – ORGANIZATIONAL CHART**

Names of Parent, Subsidiaries or Affiliates		Ownership %	Federal ID#	NAIC Code	State of Domicile
AXA SA		100.00			
	GLOBALE Ruckversicherungs-AG	100.00			
	GLOBAL Group of Australia Pty. Ltd.	100.00			
	GLOBAL Life Reinsurance Company of Australia	100.00			
	GLOBAL U.S. Holdings, Inc.	100.00	13-3907460		
	GLOBAL Reinsurance Corporation of America	100.00	13-5009848	21032	NY
	GLOBAL Reinsurance Canada Holdings Inc.	100.00			
	GLOBAL Reinsurance Company	100.00			

Q12.1

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
PART 1 – ORGANIZATIONAL CHART

Names of Parent, Subsidiaries or Affiliates	Ownership %	Federal ID#	NAIC Code	State of Domicile
AXA SA	100.00			
Colisee Re - France	99.90	AA-1320035		
AXA DBIO S.C.A.	21.67			
AXA America Corporate Solutions, Inc.	21.01	36-3044045		
AXA Konzern AG	100.00			
AXA Investment Managers	5.20			
WinCom Versicherungs-Holding AG	100.00			
DBV Deutsche Beamtenversicherung Leben AG	94.90			
DBV Deutsche Beamtenversicherung AG	100.00			
DBV Deutsche Lebensversicherung AG	100.00			
AXA Versicherung AG	100.00	AA-1340055		
AXA ART Versicherung AG - Cologne	100.00			
AXA Art Holdings Inc.	100.00			
Fine Art Service International Inc.	100.00			
AXA Art Insurance Corporation	100.00	13-3368745	29530	NY
AXA Art Americas Corporation	100.00			
AXA Szolgaltato Kft.	100.00			
AXA India Holdings	100.00			
Bharti AXA Life Insurance Company	22.22			
Bharti AXA General Insurance	100.00			
National Mutual International Pty Limited	100.00			
AXA-AFFIN Life Insurance Berhad	49.00			
AXA Financial Services (Singapore) Pte Ltd.	100.00			
ipac financial planning Taiwan Limited	100.00			
AXA Insurance Singapore Pte Ltd	100.00			
AXA Asia Regional Centre Pte Ltd	100.00			
P.T. Asuransi AXA Indonesia	80.00			
P.T. Life Indonesia	80.00			
AXA Financial Services (Singapore) Pte Ltd.	100.00			
AXA Life Europe	100.00			
AXA Global Distributors (Ireland) Limited	100.00			
AXA Ireland Limited	100.00			
AXA mps Financial Ltd.	100.00			
AXA Italia S.p.A.	98.24			
AXA Assicurazioni S.p.A.	98.11			
AXA Japan Holding Co., Ltd	78.67			
AXA Life Insurance Co.,	100.00			
AXA General Insurance Co., Ltd	100.00			
AXA Collection Services Co. Ltd	100.00			
Nextia Life Insurance Co., Ltd	97.25			
AXA Seguros, S.A. de CV	99.94			
Voltaire Participacoes	100.00			
AXA Luxembourg SA	99.99			
Finance Solutions S.ar.l. ("Finso")	100.00			
Matignon Finance S.A.	100.00			
AXA-AFFIN General Insurance Berhad	42.40			
Philippine AXA Life Insurance Corporation	45.00			

Q12.2

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
PART 1 – ORGANIZATIONAL CHART

Names of Parent, Subsidiaries or Affiliates	Ownership %	Federal ID#	NAIC Code	State of Domicile
AXA SA	100.00			
AXA Middle East SAL Lebanon	49.00			
AXA Holding SAL	100.00			
AXA Gulf Holding W.L.L.	95.00			
AXA Holding Maroc	100.00			
AXA Assurance Maroc	100.00			
Seguro Directo Gere Compania de Seguros SA	100.00			
AXA Portugal Companhia de Seguros SA	83.02			
AXA Portugal Companhia de Seguros Vida SA	87.63			
AXA Services s.r.o.	100.00			
EX-SR a.s. v likvdacii	100.00			
AXA d.s.s., a.s.	100.00			
AXA d.d.s., a.s.	100.00			
AXA General Insurance	94.13			
AXA Mediterraenan Holding, S.A.U	100.00			
Hilo Direct, Seguros y Reaseguros S.A.	99.99			
AXA MEDLA IT & Local Support Services, S.A.	100.00			
AXA Regional Services, S.A.	100.00			
AXA Seguros Generales, S.A. de Seguros y Reaseguros	99.89			
AXA Pensiones, S.A. E.G.F.P.	100.00			
AXA Tigris, S.A.	100.00			
AXA Vida, S.A.de Seguros y Reaseguros	99.80			
AXA Senegal	51.53			
AXA Cote d'Ivoire	78.64			
AXA Cameroun ©	99.90			
AXA Gabon	86.49			
AXA Versicherungen AG	100.00			
AXA Leben AG	100.00			
Rechtsschutz AG	66.67			
AXA Insurance Public Co. Ltd	24.99			
ASM Holdings Limited	48.80			
Krungthai-AXA Life Insurance Company Limited	25.00			
AXA Hayat ve Emeklilik A.S.	100.00			
AXA Sigorta A.S.	72.55			
AXA Insurance	50.29			
AXA Ukraine	50.00			
AXA Global Risks (Uk) Limited	100.00			
Hordel FV	100.00			
AXA Equity & Law Plc	99.90			
AXA UK PLC	46.90			
AXA UK PLC	53.10			
Bluefin Group Limited	100.00			
GBI Holdings Limited	100.00			
Guardian Royal Exchange PLC	100.00			
Architas Advisory Services Limited	100.00			
Architas Multi-Manager Limited	100.00			
AXA Sun Direct Limited	100.00			

Q12.3

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP  
PART 1 – ORGANIZATIONAL CHART

Names of Parent, Subsidiaries or Affiliates	Ownership %	Federal ID#	NAIC Code	State of Domicile
AXA SA	100.00			
Oudinot Participations France	100.00			
Broad Vista Partners, LLC	30.00	81-3019204		

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
PART 1 – ORGANIZATIONAL CHART

Names of Parent, Subsidiaries or Affiliates	Ownership %	Federal ID#	NAIC Code	State of Domicile
AXA SA	100.00			
AXA America Holdings, Inc	100.00	90-0226248		
AXA Technology Services America Inc.	100.00	30-0011728		
AXA Corporate Solutions Life Reinsurance Company	100.00	04-2729166	68365	DE
CS Life Re Company	100.00	46-5697182	15502	AZ
AXA America Corporate Solutions, Inc.	78.99	36-3044045		
Coliseum Reinsurance Company	100.00	36-2994662	36552	DE
AllianceBernstein LP	3.00	13-4064930		
AXA Financial, Inc.	0.03	13-3623351		
AXA Delaware LLC	100.00	13-4177328		
AXA Insurance Company	100.00	13-3594502	33022	NY
AXA Financial, Inc.	99.49	13-3623351		
787 Holdings, LLC	100.00	27-0294443		
1285 Holdings, LLC	100.00	46-1106388		
AllianceBernstein LP	15.84	13-4064930		
AXA Strategic Ventures US, LLC	100.00	47-2605009		
AXA Equitable Financial Services, LLC	100.00	52-2197822		
AXA Distribution Holding Corporation	100.00	13-4078005		
AXA Advisors, LLC	100.00	13-4071393		
AXA Network, LLC	100.00	06-1555494		
PlanConnect, LLC	100.00	27-1540220		
AXA RE Arizona Company	100.00	14-1903564	14355	AZ
AXA Equitable Life Insurance Company	100.00	13-5570651	62944	NY
AXA Equitable Funds Management Group, LLC	100.00	27-5373651		
EVSA, Inc	100.00	23-2671508		
Broad Vista Partners, LLC	70.00	81-3019204		
Long Creek Club Partners, LLC	100.00	81-4093983		
Equitable Holdings, LLC	100.00	22-2766036		
Equitable Casualty Insurance Company	100.00	06-1166226	10589	VT
AllianceBernstein Corporation	100.00	13-3633538		
AXA Distributors, LLC	100.00	52-2233674		
JMR Realty services, Inc	100.00	13-3813232		
ACMC, LLC.	100.00	13-2677213		
AllianceBernstein LP	28.96	13-4064930		
AXA Equitable Life and Annuity Company	100.00	13-3198083	62880	CO
MONY Life Insurance Company of America	100.00	86-0222062	78077	AZ
AllianceBernstein LP	0.95	13-4064930		
U.S. Financial Life Insurance Company	100.00	38-2046096	84530	OH
MONY International Holdings, LLC	100.00	13-3790446		
MONY Life Insurance Company of the Americas, Ltd.	100.00	98-0152046		
MONY Financial Services, Inc	100.00	11-3722370		
Financial Marketing Agency, Inc.	100.00	31-1465146		
1740 Advisors, Inc.	100.00	13-2645490		
Trusted Insurance Advisers General Agency Corp.	100.00	41-1941465		
Trusted Investment Advisers Corp.	100.00	41-1941464		

Q12.5

**SCHEDULE Y**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
<b>Members</b>															
0968	AXA	00000	00-0000000	898427	898427	Paris Stock Exchange	AXA SA	FRA	UIP						
0000		00000					AXA Assistance SA	FRA	NIA	AXA	Ownership	100.000	AXA		
0000		00000					AXA Inter Partner Assistance - Belgium	BEL	NIA	AXA	Ownership	100.000	AXA		
0000		00000					AXA France Assurance SAS	FRA	NIA	AXA	Ownership	100.000	AXA		
0000		00000					AXA Corporate Solutions Assurance - France	FRA	NIA	AXA	Ownership	98.750	AXA		
0000		00000					AXA Matrix Risk Consultants SA (France)	FRA	NIA	AXA Corporate Solutions Assurance - Fr	Ownership	100.000	AXA		
0000		00000					AXA Matrix Risk Consultants Shanghai Co.Ltd.	CHN	NIA	AXA Matrix Risk Consultants SA (France)	Ownership	100.000	AXA		
0000		00000					AXA Matrix Risk Consultants India Prt Ltd.	IND	NIA	AXA Matrix Risk Consultants SA (France)	Ownership	100.000	AXA		
0000		00000					AXA Matrix Risk Consultants US Inc.	USA	NIA	AXA Matrix Risk Consultants SA (France)	Ownership	100.000	AXA		
0000		00000					AXA Matrix Risk Consultants Brazil Ltd.	BRA	NIA	AXA Matrix Risk Consultants SA (France)	Ownership	100.000	AXA		
0000		00000					AXA Group Solutions - France	FRA	NIA	AXA	Ownership	100.000	AXA		
0000		00000					AXA Assistance Inc. USA	USA	NIA	AXA	Ownership	100.000	AXA		
0000		00000					AXA Investment Managers	FRA	NIA	AXA	Ownership	73.770	AXA		
0000		00000					AXA Investment Managers - France	FRA	NIA	AXA	Ownership	100.000	AXA		
0000		00000					AXA Investment Managers Holdings US	USA	NIA	AXA Investment Managers - France	Ownership	100.000	AXA		
0000		00000					AXA Rosenberg Group LLC	USA	NIA	AXA Investment Managers	Ownership	100.000	AXA		
0000		00000	22-3624513	1459848	1459848		AXA IM Rose Inc.	USA	NIA	AXA Investment Managers	Ownership	100.000	AXA		
0000		00000	13-4064930	1109448	1109448		AllianceBernstein LP	USA	NIA	AXA IM Rose Inc.	Ownership	14.970	AXA	Y	
0000		00000					AXA Mediterranean Holdings, S.A.U.	ESP	NIA	AXA	Ownership	100.000	AXA		
0000		00000					AXA Millésimes	PRT	NIA	AXA	Ownership	42.340	AXA		
0000		00000					AXA Real Estate Investment Managers	FRA	NIA	AXA	Ownership	100.000	AXA		
0000		00000					AXA Technology Services	FRA	IA	AXA	Ownership	100.000	AXA		
0000		00000					AXA Belgium	BEL	IA	AXA	Ownership	100.000	AXA		
0000		00000	13-3623351		888002		AXA Financial, Inc.	USA	UIP	AXA Belgium	Ownership	0.460	AXA		
0000		00000					AXA Life Insurance Company Ltd. - Hong Kong	CHN	IA	AXA	Ownership	100.000	AXA		
0000		00000					AXA General Ins. Hong Kong Ltd.- Hong Kong.	CHN	IA	AXA	Ownership	100.000	AXA		
0000		00000					AXA General Insurance China Ltd.	CHN	IA	AXA	Ownership	100.000	AXA		
0000		00000					AXA China - France	FRA	NIA	AXA	Ownership	51.000	AXA		
0000		00000					AXA-Mimentals Assurance Company Limited	CHN	IA	AXA China - France	Ownership	51.000	AXA		
0000		00000					AXA Societe Beaujon	FRA	NIA	AXA	Ownership	100.000	AXA		
0000		00000					AXA Pojistovna a.s.	CZE	IA	AXA Societe Beaujon	Ownership	100.000	AXA		
0000		00000					AXA Zivtni Pojistonva a.s.	CZE	IA	AXA Societe Beaujon	Ownership	100.000	AXA		
0000		00000					AXA Penzijni Fond a.s.	CZE	IA	AXA Societe Beaujon	Ownership	99.980	AXA		
0000		00000					AXA Biztosito Zrt.	HUN	IA	AXA Societe Beaujon	Ownership	100.000	AXA		

Q13

**SCHEDULE Y**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0000		00000					AXA Zycie Towarzystwo Ubezpieczen S.A.....	POL.....	IA.....	AXA Societe Beaujon.....	Ownership.....	90.240	AXA.....		
0000		00000					AXA Powszechno Towarzystwo Emerytalne S.A.....	POL.....	IA.....	AXA Societe Beaujon.....	Ownership.....	100.000	AXA.....		
0000		00000					AXA Towarzystwo Ubezpieczen i Reasekuracji S.A.....	POL.....	IA.....	AXA Societe Beaujon.....	Ownership.....	100.000	AXA.....		
0000		00000					AXA Life Insurance SA.....	ROU.....	IA.....	AXA Societe Beaujon.....	Ownership.....	99.900	AXA.....		
0000		00000					AXA Business Services Private Limited.....	IND.....	NIA.....	AXA Societe Beaujon.....	Ownership.....	99.990	AXA.....		
0000		00000					Compagnie Financiere de Paris.....	FRA.....	IA.....	AXA.....	Ownership.....	100.000	AXA.....		
0000		00000					AXA France Assurance.....	FRA.....	IA.....	AXA.....	Ownership.....	100.000	AXA.....		
0000		00000					AXA Corporate Solutions Assurance.....	FRA.....	IA.....	AXA France Assurance.....	Ownership.....	98.750	AXA.....		
0000		00000					AXA Global Life.....	FRA.....	IA.....	AXA.....	Ownership.....	100.000	AXA.....		
0000		00000					AXA Global P&C.....	FRA.....	IA.....	AXA.....	Ownership.....	100.000	AXA.....		
0000		00000					AXA Liabilities Managers- France.....	FRA.....	IA.....	AXA.....	Ownership.....	99.900	AXA.....		
0000		00000					AXA Liabilities Managers-US.....	USA.....	IA.....	AXA Liabilities Managers- France.....	Ownership.....	100.000	AXA.....		
0000		00000					AXA DBIO GP S.à.r.l.....	LUX.....	IA.....	AXA Liabilities Managers- France.....	Ownership.....	100.000	AXA.....		
0000		00000					AXA DBIO S.C.A.....	LUX.....	IA.....	AXA DBIO GP S.à.r.l.....	Ownership.....	9.740	AXA.....		
0000		00000					Globale Ruckversicherungs-AG.....	CHE.....	IA.....	AXA DBIO S.C.A.....	Ownership.....	100.000	AXA.....		
0000		00000					GLOBAL Group of Australia Pty. Ltd.....	AUS.....	IA.....	AXA DBIO S.C.A.....	Ownership.....	100.000	AXA.....		
0000		00000					GLOBAL Life Reinsurance Company of Australia.....	AUS.....	IA.....	GLOBAL Group of Australia Pty. Ltd.....	Ownership.....	100.000	AXA.....		
0000		00000	13-3907460				GLOBAL U.S. Holdings, Inc.....	USA.....	NIA.....	AXA DBIO S.C.A.....	Ownership.....	100.000	AXA.....		
0968		21032	13-5009848				GLOBAL Reinsurance Corporation of America.....	USA.....	IA.....	GLOBAL U.S. Holdings, Inc.....	Ownership.....	100.000	AXA.....		
0000		00000					GLOBAL Reinsurance Canada Holdings Inc.....	CAN.....	NIA.....	AXA DBIO S.C.A.....	Ownership.....	100.000	AXA.....		
0000		00000					GLOBAL Reinsurance Company.....	CAN.....	IA.....	GLOBAL Reinsurance Canada Holdings Inc.....	Ownership.....	100.000	AXA.....		
0000		00000	AA-1320035				Colisee Re - France.....	FRA.....	IA.....	AXA.....	Ownership.....	99.900	AXA.....		
0000		00000					AXA DBIO S.C.A.....	LUX.....	NIA.....	Colisee Re - France.....	Ownership.....	21.670	AXA.....		
0000		00000	36-3044045		1456276		AXA America Corporate Solutions, Inc.....	USA.....	NIA.....	Colisee Re - France.....	Ownership.....	21.006	AXA.....		
0000		00000					AXA Konzern AG.....	DEU.....	NIA.....	AXA.....	Ownership.....	100.000	AXA.....		
0000		00000					AXA Investment Managers.....	FRA.....	NIA.....	AXA Konzern AG.....	Ownership.....	5.200	AXA.....		
0000		00000					WinCom Versicherungs-Holding AG.....	DEU.....	NIA.....	AXA Konzern AG.....	Ownership.....	100.000	AXA.....		
0000		00000					DBV Deutsche Beamtenversicherung Leben AG.....	DEU.....	IA.....	WinCom Versicherungs-Holding AG.....	Ownership.....	94.900	AXA.....		
0000		00000					DBV Deutsche Beamtenversicherung AG.....	DEU.....	IA.....	WinCom Versicherungs-Holding AG.....	Ownership.....	100.000	AXA.....		
0000		00000					DBV Deutsche Lebensversicherung AG.....	DEU.....	IA.....	WinCom Versicherungs-Holding AG.....	Ownership.....	100.000	AXA.....		
0000		00000	AA-1340055				AXA Versicherung AG.....	DEU.....	IA.....	AXA Konzern AG.....	Ownership.....	100.000	AXA.....		
0000		00000					AXA ART Versicherung AG - Clogne.....	DEU.....	IA.....	AXA Konzern AG.....	Ownership.....	100.000	AXA.....		

Q13.1

**SCHEDULE Y**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0000		00000					AXA Art Holdings Inc.....	USA	NIA.....	AXA ART Versicherung AG - Cologne.....	Ownership.....	100.000	AXA.....		
0000		00000					Fine Art Service International Inc.....	USA	NIA.....	AXA Art Holdings Inc.....	Ownership.....	100.000	AXA.....		
0000		29530	13-3368745				AXA Art Insurance Corporation.....	USA	IA.....	AXA Art Holdings Inc.....	Ownership.....	100.000	AXA.....		
0000		00000					AXA Art Americas Corporation.....	USA	NIA.....	AXA Art Holdings Inc.....	Ownership.....	100.000	AXA.....		
0000		00000					AXA Szolgaltato Kft.....	HUN	IA.....	AXA.....	Ownership.....	100.000	AXA.....		
0000		00000					AXA India Holdings.....	IND	NIA.....	AXA.....	Ownership.....	100.000	AXA.....		
0000		00000					Bharti AXA Life Insurance Company.....	IND	IA.....	AXA India Holdings.....	Ownership.....	22.220	AXA.....		
0000		00000					Bharti AXA General Insurance.....	IND	IA.....	AXA.....	Ownership.....	100.000	AXA.....		
0000		00000					National Mutual International Pty Limited.....	AUS	IA.....	AXA.....	Ownership.....	100.000	AXA.....		
0000		00000					AXA-AFFIN Life Insurance Berhad.....	MYS	IA.....	National Mutual International Pty Limited.....	Ownership.....	49.000	AXA.....		
0000		00000					AXA Financial Services (Singapore) Pte Ltd.....	SGP	NIA.....	National Mutual International Pty Limited.....	Ownership.....	100.000	AXA.....		
0000		00000					ipac financial planning Taiwan Limited.....	TWN	NIA.....	National Mutual International Pty Limited.....	Ownership.....	100.000	AXA.....		
0000		00000					AXA Insurance Singapore Pte Ltd.....	SGP	IA.....	National Mutual International Pty Limited.....	Ownership.....	100.000	AXA.....		
0000		00000					AXA Asia Regional Centre Pte Ltd.....	SGP	IA.....	National Mutual International Pty Limited.....	Ownership.....	100.000	AXA.....		
0000		00000					P.T. Asuransi AXA Indonesia.....	IDN	IA.....	AXA.....	Ownership.....	80.000	AXA.....		
0000		00000					P.T. Life Indonesia.....	IDN	IA.....	AXA.....	Ownership.....	80.000	AXA.....		
0000		00000					AXA Financial Services (Singapore) Pte Ltd.....	SGP	IA.....	AXA.....	Ownership.....	100.000	AXA.....		
0000		00000					AXA Life Europe.....	IRL	IA.....	AXA.....	Ownership.....	100.000	AXA.....		
0000		00000					AXA Global Distributors (Ireland) Limited.....	IRL	NIA.....	AXA.....	Ownership.....	100.000	AXA.....		
0000		00000					AXA Ireland Limited.....	IRL	IA.....	AXA.....	Ownership.....	100.000	AXA.....		
0000		00000					AXA mps Financial Ltd.....	IRL	IA.....	AXA.....	Ownership.....	100.000	AXA.....		
0000		00000					AXA Italia S.p.A.....	ITA	NIA.....	AXA.....	Ownership.....	98.240	AXA.....		
0000		00000					AXA Assicurazioni S.p.A.....	ITA	IA.....	AXA Italia S.p.A.....	Ownership.....	98.110	AXA.....		
0000		00000					AXA Japan Holding Co., Ltd.....	JPN	NIA.....	AXA.....	Ownership.....	78.670	AXA.....		
0000		00000					AXA Life Insurance Co.....	JPN	IA.....	AXA Japan Holding Co., Ltd.....	Ownership.....	100.000	AXA.....		
0000		00000					AXA General Insurance Co., Ltd.....	JPN	IA.....	AXA Japan Holding Co., Ltd.....	Ownership.....	100.000	AXA.....		
0000		00000					AXA Collection Services Co. Ltd.....	JPN	IA.....	AXA Japan Holding Co., Ltd.....	Ownership.....	100.000	AXA.....		
0000		00000					Nextia Life Insurance Co., Ltd.....	JPN	IA.....	AXA Japan Holding Co., Ltd.....	Ownership.....	97.250	AXA.....		
0000		00000					AXA Seguros, S.A. de CV.....	MEX	IA.....	AXA.....	Ownership.....	99.940	AXA.....		
0000		00000					Voltaire Participacoes.....	BRA	IA.....	AXA.....	Ownership.....	100.000	AXA.....		
0000		00000					AXA Luxembourg SA.....	LUX	IA.....	AXA.....	Ownership.....	99.990	AXA.....		
0000		00000					Finance Solutions S.ar.l. ("Finso").....	LUX	NIA.....	AXA.....	Ownership.....	100.000	AXA.....		
0000		00000					Matignon Finance S.A.....	LUX	NIA.....	AXA.....	Ownership.....	100.000	AXA.....		
0000		00000					AXA-AFFIN General Insurance Berhad.....	MYS	IA.....	AXA.....	Ownership.....	42.400	AXA.....		
0000		00000					Philippine AXA Life Insurance Corporation.....	MYS	IA.....	AXA.....	Ownership.....	45.000	AXA.....		
0000		00000					AXA Middle East SAL Lebanon.....	LBN	NIA.....	AXA.....	Ownership.....	49.000	AXA.....		
0000		00000					AXA Holding SAL.....	LBN	NIA.....	AXA.....	Ownership.....	100.000	AXA.....		

Q13.2

**SCHEDULE Y**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0000		00000					AXA Gulf Holding W.L.L.	BHR	NIA	AXA	Ownership	95.000	AXA		
0000		00000					AXA Holding Maroc	MAR	NIA	AXA	Ownership	100.000	AXA		
0000		00000					AXA Assurance Maroc	MAR	IA	AXA Holding Maroc	Ownership	100.000	AXA		
0000		00000					Seguro Directo Gere Compania de Seguros SA	PRT	IA	AXA	Ownership	100.000	AXA		
0000		00000					AXA Portugal Companhia de Seguros SA	PRT	IA	AXA	Ownership	83.020	AXA		
0000		00000					AXA Portugal Companhia de Seguros Vida SA	PRT	IA	AXA	Ownership	87.630	AXA		
0000		00000					AXA Services s.r.o.	SVK	NIA	AXA	Ownership	100.000	AXA		
0000		00000					EX-SR a.s. v likvdacii	SVK	IA	AXA	Ownership	100.000	AXA		
0000		00000					AXA d.s.s., a.s.	SVK	IA	AXA	Ownership	100.000	AXA		
0000		00000					AXA d.d.s., a.s.	SVK	IA	AXA	Ownership	100.000	AXA		
0000		00000					AXA General Insurance	KOR	IA	AXA	Ownership	94.130	AXA		
0000		00000					AXA Mediterraenan Holding, S.A.U	ESP	NIA	AXA	Ownership	100.000	AXA		
0000		00000					Hilo Direct, Seguros y Reaseguros S.A	ESP	IA	AXA Mediterraenan Holding, S.A.U	Ownership	99.990	AXA		
0000		00000					AXA MEDLA IT & Local Support Services, S.A	ESP	NIA	AXA Mediterraenan Holding, S.A.U	Ownership	100.000	AXA		
0000		00000					AXA Regional Services, S.A	ESP	NIA	AXA Mediterraenan Holding, S.A.U	Ownership	100.000	AXA		
0000		00000					AXA Seguros Generales, S.A. de Seguros y Reaseguros	ESP	IA	AXA Mediterraenan Holding, S.A.U	Ownership	99.890	AXA		
0000		00000					AXA Pensiones, S.A. E.G.F.P	ESP	IA	AXA Mediterraenan Holding, S.A.U	Ownership	100.000	AXA		
0000		00000					AXA Tigris, S.A	ESP	IA	AXA Mediterraenan Holding, S.A.U	Ownership	100.000	AXA		
0000		00000					AXA Vida, S.A.de Seguros y Reaseguros	ESP	IA	AXA Mediterraenan Holding, S.A.U	Ownership	99.800	AXA		
0000		00000					AXA Senegal	SEN	IA	AXA	Ownership	51.530	AXA		
0000		00000					AXA Cote d'Ivoire	CIV	IA	AXA	Ownership	78.640	AXA		
0000		00000					AXA Cameroun ©	CMR	IA	AXA	Ownership	99.900	AXA		
0000		00000					AXA Gabon	GAB	IA	AXA	Ownership	86.490	AXA		
0000		00000					AXA Versicherungen AG	CHE	IA	AXA	Ownership	100.000	AXA		
0000		00000					AXA Leben AG	CHE	IA	AXA Versicherungen AG	Ownership	100.000	AXA		
0000		00000					Rechtsschutz AG	CHE	IA	AXA Versicherungen AG	Ownership	66.670	AXA		
0000		00000					AXA Insurance Public Co. Ltd	THA	IA	AXA	Ownership	24.990	AXA		
0000		00000					ASM Holdings Limited	THA	NIA	AXA	Ownership	48.800	AXA		
0000		00000					Krungthai-AXA Life Insurance Company Limited	THA	IA	AXA	Ownership	25.000	AXA		
0000		00000					AXA Hayat ve Emeklilik A.S.	TUR	IA	AXA	Ownership	100.000	AXA		
0000		00000					AXA Sigorta A.S	TUR	IA	AXA	Ownership	72.550	AXA		
0000		00000					AXA Insurance	UKR	IA	AXA	Ownership	50.290	AXA		
0000		00000					AXA Ukraine	UKR	IA	AXA	Ownership	50.000	AXA		

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**SCHEDULE Y**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0000		00000					AXA Global Risks (Uk) Limited	GBR	IA	AXA	Ownership	100.000	AXA		
0000		00000					Hordel FV	GBR	NIA	AXA	Ownership	100.000	AXA		
0000		00000					AXA Equity & Law Plc	GBR	IA	AXA	Ownership	99.900	AXA		
0000		00000					AXA UK PLC	GBR	IA	AXA Equity & Law Plc	Ownership	46.900	AXA		
0000		00000					AXA UK PLC	GBR	IA	AXA	Ownership	53.100	AXA		
0000		00000					Bluefin Group Limited	GBR	IA	AXA UK PLC	Ownership	100.000	AXA		
0000		00000					GBI Holdings Limited	GBR	IA	AXA UK PLC	Ownership	100.000	AXA		
0000		00000					Guardian Royal Exchange PLC	GBR	NIA	AXA UK PLC	Ownership	100.000	AXA		
0000		00000					Architas Advisory Services Limited	GBR	NIA	AXA UK PLC	Ownership	100.000	AXA		
0000		00000					Architas Multi-Manager Limited	GBR	NIA	AXA UK PLC	Ownership	100.000	AXA		
0000		00000					AXA Sun Direct Limited	GBR	IA	AXA UK PLC	Ownership	100.000	AXA		
0000		00000					Oudinot Participations (France)	USA	UIP	AXA	Ownership	100.000	AXA		
0000		00000	81-3019204				Broad Vista Partners, LLC	USA	IA	AXA	Ownership	30.000	AXA		
0000		00000	90-0226248		1333986		AXA America Holdings, Inc	USA	UIP	Oudinot Participation France	Ownership	100.000	AXA		
0000		00000	30-0011728				AXA Technology Services America Inc	USA	NIA	AXA America Holdings, Inc	Ownership	100.000	AXA		
0968		68365	04-2729166				AXA Corporate Solutions Life Reinsurance Company	USA	IA	AXA America Holdings, Inc	Ownership	100.000	AXA		
0968		15502	46-5697182				CS Life Re Company	USA	IA	AXA Corporate Solutions Life Reinsurance Company	Ownership	100.000	AXA		
0000		00000	36-3044045		1456276		AXA America Corporate Solutions, Inc	USA	NIA	AXA America Holdings, Inc	Ownership	78.994	AXA		
0968		36552	36-2994662		1456280		Coliseum Reinsurance Company	USA	IA	AXA America Corporate Solutions, Inc	Ownership	100.000	AXA		
0000		00000	13-4064930		1109448		AllianceBernstein LP	USA	NIA	Coliseum Reinsurance Company	Ownership	3.000	AXA	Y	
0000		00000	13-3623351		888002		AXA Financial, Inc	USA	UIP	Coliseum Reinsurance Company	Ownership	0.030	AXA		
0000		00000	13-4177328				AXA Delaware LLC	USA	NIA	Coliseum Reinsurance Company	Ownership	100.000	AXA		
0968		33022	13-3594502				AXA Insurance Company	USA	IA	AXA Delaware LLC	Ownership	100.000	AXA		
0000		00000	13-3623351		888002		AXA Financial, Inc	USA	UIP	AXA America Holdings, Inc	Ownership	99.490	AXA		
0000		00000	27-0294443				787 Holdings, LLC	USA	NIA	AXA Financial, Inc	Ownership	100.000	AXA		
0000		00000	46-1106388				1285 Holdings, LLC	USA	NIA	AXA Financial, Inc	Ownership	100.000	AXA		
0000		00000	13-4064930		1109448		AllianceBernstein LP	USA	NIA	AXA Financial, Inc	Ownership	15.840	AXA	Y	
0000		00000	47-2605009				AXA Strategic Ventures US, LLC	USA	NIA	AXA Financial, Inc	Ownership	100.000	AXA		
0000		00000	52-2197822		1257148		AXA Equitable Financial Services, LLC	USA	UDP	AXA Financial, Inc	Ownership	100.000	AXA		
0000		00000	13-4078005				AXA Distribution Holding Corporation	USA	NIA	AXA Equitable Financial Services, LLC	Ownership	100.000	AXA		
0000		00000	13-4071393		33179		AXA Advisors, LLC	USA	NIA	AXA Distribution Holding Corporation	Ownership	100.000	AXA		
0000		00000	06-1555494		1292309		AXA Network, LLC	USA	NIA	AXA Distribution Holding Corporation	Ownership	100.000	AXA		
0000		00000	27-1540220				PlanConnect, LLC	USA	NIA	AXA Distribution Holding Corporation	Ownership	100.000	AXA		
0968		14355	14-1903564		1450152		AXA RE Arizona Company	USA	IA	AXA Equitable Financial Services, LLC	Ownership	100.000	AXA		

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**SCHEDULE Y**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0968		62944	13-5570651		727920		AXA Equitable Life Insurance Company	USA	RE	AXA Equitable Financial Services, LLC	Ownership	100.000	AXA		
0000		00000	27-5373651				AXA Equitable Funds Management Group, LLC	USA	DS	AXA Equitable Life Insurance Company	Ownership	100.000	AXA		
0000		00000	23-2671508				EVSA, Inc.	USA	DS	AXA Equitable Life Insurance Company	Ownership	100.000	AXA		
0000		00000	81-3019204				Broad Vista Partners, LLC	USA	DS	AXA Equitable Life Insurance Company	Ownership	70.000	AXA		
0000		00000	81-4093983				Long Creek Club Partners, LLC	USA	DS	AXA Equitable Life Insurance Company	Ownership	100.000	AXA		
0000		00000	22-2766036		1257149		Equitable Holdings, LLC	USA	DS	AXA Equitable Life Insurance Company	Ownership	100.000	AXA		
0968		10589	06-1166226				Equitable Casualty Insurance Company	USA	DS	Equitable Holdings, LLC	Ownership	100.000	AXA		
0000		00000	13-3633538				AllianceBernstein Corporation	USA	DS	Equitable Holdings, LLC	Ownership	100.000	AXA		
0000		00000	52-2233674		858875		AXA Distributors, LLC	USA	DS	Equitable Holdings, LLC	Ownership	100.000	AXA		
0000		00000	13-3813232				JMR Realty services, Inc.	USA	DS	Equitable Holdings, LLC	Ownership	100.000	AXA		
0000		00000	13-2677213		3798		ACMC, LLC	USA	DS	AXA Equitable Life Insurance Company	Ownership	100.000	AXA		
0000		00000	13-4064930		1109448		AllianceBernstein LP	USA	NIA	ACMC, LLC	Ownership	28.960	AXA	Y	
0968		62880	13-3198083		1342913		AXA Equitable Life and Annuity Company	USA	IA	AXA Equitable Financial Services, LLC	Ownership	100.000	AXA		
0968		78077	86-0222062		835357		MONY Life Insurance Company of America	USA	IA	AXA Equitable Financial Services, LLC	Ownership	100.000	AXA		
0000		00000	13-4064930		1109448		AllianceBernstein LP	USA	NIA	MONY Life Insurance Company of America	Ownership	0.950	AXA	Y	
0968		84530	38-2046096				U.S. Financial Life Insurance Company	USA	IA	AXA Equitable Financial Services, LLC	Ownership	100.000	AXA		
0000		00000	13-3790446				MONY International Holdings, LLC	USA	NIA	AXA Equitable Financial Services, LLC	Ownership	100.000	AXA		
0000		00000	98-0152046				MONY Life Insurance Company of the Americas, Ltd.	USA	IA	MONY International Holdings, LLC	Ownership	100.000	AXA		
0000		00000	11-3722370				MONY Financial Services, Inc.	USA	NIA	AXA Equitable Financial Services, LLC	Ownership	100.000	AXA		
0000		00000	31-1465146				Financial Marketing Agency, Inc.	USA	NIA	MONY Financial Services, Inc.	Ownership	100.000	AXA		
0000		00000	13-2645490				1740 Advisors, Inc.	USA	NIA	MONY Financial Services, Inc.	Ownership	100.000	AXA		
0000		00000	41-1941465				Trusted Insurance Advisors General Agency Corp.	USA	NIA	MONY Financial Services, Inc.	Ownership	100.000	AXA		
0000		00000	41-1941464				Trusted Insurance Advisors Corp.	USA	NIA	MONY Financial Services, Inc.	Ownership	100.000	AXA		

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# U.S. FINANCIAL LIFE INSURANCE COMPANY

## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
3. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	NO
4. 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?	NO
5. 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?	NO
6. 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?	NO
7. 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?	NO

**Explanations:**

1. The data for this supplement is not required to be filed.
2. The data for this supplement is not required to be filed.
3. The data for this supplement is not required to be filed.
4. The data for this supplement is not required to be filed.
5. The data for this supplement is not required to be filed.
6. The data for this supplement is not required to be filed.
7. The data for this supplement is not required to be filed.

**Bar Code:**



**NONE**

**U.S. FINANCIAL LIFE INSURANCE COMPANY  
SCHEDULE A - VERIFICATION**

Real Estate

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	0	
2. Cost of acquired:		
2.1 Actual cost at time of acquisition.....		
2.2 Additional investment made after acquisition.....		
3. Current year change in encumbrances.....		
4. Total gain (loss) on disposals.....		
5. Deduct amounts received on disposals.....		
6. Total foreign exchange change in book/adjusted carrying value.....		
7. Deduct current year's other-than-temporary impairment recognized.....		
8. Deduct current year's depreciation.....		
9. Book/adjusted carrying value at end of current period (Lines 1+2+3+4-5+6-7-8).....	0	0
10. Deduct total nonadmitted amounts.....		
11. Statement value at end of current period (Line 9 minus Line 10).....	0	0

**SCHEDULE B - VERIFICATION**

Mortgage Loans

	1 Year to Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year.....	0	
2. Cost of acquired:		
2.1 Actual cost at time of acquisition.....		
2.2 Additional investment made after acquisition.....		
3. Capitalized deferred interest and other.....		
4. Accrual of discount.....		
5. Unrealized valuation increase (decrease).....		
6. Total gain (loss) on disposals.....		
7. Deduct amounts received on disposals.....		
8. Deduct amortization of premium and mortgage interest points and commitment fees.....		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest.....		
10. Deduct current year's other-than-temporary impairment recognized.....		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....	0	0
12. Total valuation allowance.....		
13. Subtotal (Line 11 plus Line 12).....	0	0
14. Deduct total nonadmitted amounts.....		
15. Statement value at end of current period (Line 13 minus Line 14).....	0	0

**SCHEDULE BA - VERIFICATION**

Other Long-Term Invested Assets

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	0	
2. Cost of acquired:		
2.1 Actual cost at time of acquisition.....		
2.2 Additional investment made after acquisition.....		
3. Capitalized deferred interest and other.....		
4. Accrual of discount.....		
5. Unrealized valuation increase (decrease).....		
6. Total gain (loss) on disposals.....		
7. Deduct amounts received on disposals.....		
8. Deduct amortization of premium and depreciation.....		
9. Total foreign exchange change in book/adjusted carrying value.....		
10. Deduct current year's other-than-temporary impairment recognized.....		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....	0	0
12. Deduct total nonadmitted amounts.....		
13. Statement value at end of current period (Line 11 minus Line 12).....	0	0

**SCHEDULE D - VERIFICATION**

Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year.....	440,446,877	480,096,019
2. Cost of bonds and stocks acquired.....	8,952,653	59,577,886
3. Accrual of discount.....	76,655	142,109
4. Unrealized valuation increase (decrease).....		
5. Total gain (loss) on disposals.....		717,885
6. Deduct consideration for bonds and stocks disposed of.....	6,539,867	99,275,857
7. Deduct amortization of premium.....	170,765	811,165
8. Total foreign exchange change in book/adjusted carrying value.....		
9. Deduct current year's other-than-temporary impairment recognized.....		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	442,765,553	440,446,877
11. Deduct total nonadmitted amounts.....		
12. Statement value at end of current period (Line 10 minus Line 11).....	442,765,553	440,446,877

**SCHEDULE D - PART 1B**

Showing the Acquisitions, Dispositions and Non-Trading Activity

During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
<b>BONDS</b>								
1. NAIC 1 (a).....	343,623,394	37,958,283	66,030,970	(5,415,442)	310,135,265			343,623,394
2. NAIC 2 (a).....	147,336,469	2,464,915	2,969,897	5,321,155	152,152,642			147,336,469
3. NAIC 3 (a).....	3,373,452			174	3,373,626			3,373,452
4. NAIC 4 (a).....					0			
5. NAIC 5 (a).....					0			
6. NAIC 6 (a).....	200,577				200,577			200,577
7. Total Bonds.....	494,533,892	40,423,198	69,000,867	(94,113)	465,862,110	0	0	494,533,892
<b>PREFERRED STOCK</b>								
8. NAIC 1.....					0			
9. NAIC 2.....	3,990,630				3,990,630			3,990,630
10. NAIC 3.....					0			
11. NAIC 4.....					0			
12. NAIC 5.....					0			
13. NAIC 6.....					0			
14. Total Preferred Stock.....	3,990,630	0	0	0	3,990,630	0	0	3,990,630
15. Total Bonds and Preferred Stock.....	498,524,522	40,423,198	69,000,867	(94,113)	469,852,740	0	0	498,524,522

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(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation:

NAIC 1 \$.....27,087,185; NAIC 2 \$.....0; NAIC 3 \$.....0; NAIC 4 \$.....0; NAIC 5 \$.....0; NAIC 6 \$.....0.

**SCHEDULE DA - PART 1**

Short-Term Investments

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Interest Collected Year To Date	5 Paid for Accrued Interest Year To Date
9199999.....	27,087,185	XXX.....	27,087,185	13,370	

**SCHEDULE DA - VERIFICATION**

Short-Term Investments

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	58,077,640	20,640,001
2. Cost of short-term investments acquired.....	31,470,545	160,664,062
3. Accrual of discount.....		185
4. Unrealized valuation increase (decrease).....		
5. Total gain (loss) on disposals.....		(40)
6. Deduct consideration received on disposals.....	62,461,000	123,226,568
7. Deduct amortization of premium.....		
8. Total foreign exchange change in book/adjusted carrying value.....		
9. Deduct current year's other-than-temporary impairment recognized.....		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	27,087,185	58,077,640
11. Deduct total nonadmitted amounts.....		
12. Statement value at end of current period (Line 10 minus Line 11).....	27,087,185	58,077,640

**Sch. DB - Pt. A - Verification  
NONE**

**Sch. DB - Pt. B - Verification  
NONE**

**Sch. DB - Pt. C - Sn. 1  
NONE**

**Sch. DB - Pt. C - Sn. 2  
NONE**

**Sch. DB - Verification  
NONE**

**Sch. E - Verification  
NONE**

**Sch. A - Pt. 2  
NONE**

**Sch. A - Pt. 3  
NONE**

**Sch. B - Pt. 2  
NONE**

**Sch. B - Pt. 3  
NONE**

**Sch. BA - Pt. 2  
NONE**

**Sch. BA - Pt. 3  
NONE**

### SCHEDULE D - PART 3

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Quarter

1	2		3	4	5	6	7	8	9	10
CUSIP Identification	Description		Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation or Market Indicator (a)
<b>Bonds - U.S. Government</b>										
912828	U8	1 T 2% - 31/12/2021		01/13/2017	Merrill Lynch & Co., Inc.		3,312,375	3,300,000	3,099	1
912828	W5	5 T 1.875% - 28/02/2022		03/29/2017	VARIOUS		2,175,363	2,200,000	1,720	1
0599999	Total - Bonds - U.S. Government						5,487,738	5,500,000	4,819	XXX
<b>Bonds - Industrial and Miscellaneous</b>										
58507L	AC	3 MDT 3.35% - 01/04/2027 CALL	D	03/21/2017	Morgan Stanley & Co. LLC		1,000,000	1,000,000		1FE
694308	HS	9 PCG 3.3% - 15/03/2027 CALL		03/07/2017	AllianceBernstein Corporation		1,494,675	1,500,000		2FE
760759	AR	1 RSG 2.9% - 01/07/2026 CALL		03/27/2017	Wells Fargo Bank, National Association		970,240	1,000,000	7,169	2FE
3899999	Total - Bonds - Industrial and Miscellaneous						3,464,915	3,500,000	7,169	XXX
8399997	Total - Bonds - Part 3						8,952,653	9,000,000	11,988	XXX
8399999	Total - Bonds						8,952,653	9,000,000	11,988	XXX
<b>Preferred Stocks - Industrial and Miscellaneous</b>										
151327	20	2 CNTAUR 9.08% - 21/04/2020 - PFD		06/17/2005	VARIOUS					
8499999	Total - Preferred Stocks - Industrial and Miscellaneous						0	XXX	0	XXX
8999997	Total - Preferred Stocks - Part 3						0	XXX	0	XXX
8999999	Total - Preferred Stocks						0	XXX	0	XXX
9899999	Total - Preferred and Common Stocks						0	XXX	0	XXX
9999999	Total - Bonds, Preferred and Common Stocks						8,952,653	XXX	11,988	XXX

(a) For all common stock bearing NAIC market indicator "U" provide the number of such issues:.....0.

QE04

### SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Quarter

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	For rei gn	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than- Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest / Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation or Market Indicator (a)
<b>Bonds - U.S. Government</b>																					
36201N	K9 0		03/01/2017	GN 588120 - 15/11/2032		1,084	1,084	1,122	1,122		(38)		(38)		1,084			0	10	11/15/2032	1
36210T	Q2 5		03/01/2017	GN 501873 - 15/04/2029		2,424	2,424	2,521	2,521		(97)		(97)		2,424			0	20	04/15/2029	1
36210X	T7 2		03/01/2017	GN 505574 - 15/04/2029		433	433	451	451		(12)		(12)		433			0	3	04/15/2029	1
36213E	PQ 3		03/01/2017	GN 552231 - 15/12/2031		3,898	3,898	3,886	3,886		12		12		3,898			0	26	12/15/2031	1
3837H0	QK 2		03/01/2017	GNR 1996-9 PG - 20/06/2026		4,078	4,078	3,932	4,013		145		145		4,078			0	23	06/20/2026	1
0599999	Total - Bonds - U.S. Government					11,917	11,917	11,912	11,993	0	10	0	10	0	11,917	0	0	0	82	XXX	XXX
<b>Bonds - U.S. Special Revenue and Special Assessment</b>																					
312903	KT 3		03/15/2017	FHR 1989-116 G - 15/01/2021		471	471	483	471				0	471			0	8	01/15/2021	1	
312905	WS 7		03/01/2017	FHR 1991-1074 H - 15/05/2021		273	273	279	273		(6)		(6)	273			0	2	05/15/2021	1	
3133T6	M8 1		03/01/2017	FHR 1996-1835 D - 15/04/2026		926	926	868	899		58		58	926			0	7	04/15/2026	1	
31340Y	FN 4		03/15/2017	FHR 1988-19 F - 15/03/2020		935	935	967	935		(17)		(17)	935			0	8	03/15/2020	1	
31358E	JG 8		03/01/2017	FNR 1990-61 H - 25/06/2020		360	360	312	350		48		48	360			0	3	06/25/2020	1	
31358E	QE 5		03/01/2017	FNR 1990-77 D - 25/06/2020		629	629	647	630		(18)		(18)	629			0	6	06/25/2020	1	
31358J	SN 2		03/01/2017	FNR 1991-123 EB - 25/09/2021		333	333	340	333		(7)		(7)	333			0	3	09/25/2021	1	
31358L	JB 3		03/01/2017	FNR 1992-7 JQ - 25/01/2022		393	393	401	393		(8)		(8)	393			0	2	01/25/2022	1	
31359D	6L 2		03/01/2017	FNR 1993-178 PK - 25/09/2023		3,733	3,733	3,569	3,671		164		164	3,733			0	29	09/25/2023	1	
3199999	Total - Bonds - U.S. Special Revenue and Special Assessments					8,053	8,053	7,866	7,955	0	214	0	214	0	8,053	0	0	0	68	XXX	XXX
<b>Bonds - Industrial and Miscellaneous</b>																					
22160K	AC 9		03/15/2017	COST 5.5% - 15/03/2017		2,550,000	2,550,000	2,545,946	2,549,891		109		109	2,550,000			0	70,125	03/15/2017	1FE	
406216	AV 3		03/15/2017	HAL 5.9% - 15/09/2018		2,219,897	2,167,000	2,179,366	2,169,639		50,257		50,257	2,219,897			0	63,927	09/15/2018	2FE	
532457	BB 3		03/15/2017	LLY 5.2% - 15/03/2017		1,000,000	1,000,000	999,300	999,982		18		18	1,000,000			0	26,000	03/15/2017	1FE	
582834	AM 9		03/01/2017	WRK 7.35% - 01/03/2017		750,000	750,000	754,060	750,062		(62)		(62)	750,000			0	27,563	03/01/2017	2FE	
3899999	Total - Bonds - Industrial and Miscellaneous					6,519,897	6,467,000	6,478,672	6,469,574	0	50,322	0	50,322	0	6,519,897	0	0	0	187,615	XXX	XXX
8399997	Total - Bonds - Part 4					6,539,867	6,486,970	6,498,450	6,489,522	0	50,546	0	50,546	0	6,539,867	0	0	0	187,765	XXX	XXX
8399999	Total - Bonds					6,539,867	6,486,970	6,498,450	6,489,522	0	50,546	0	50,546	0	6,539,867	0	0	0	187,765	XXX	XXX
9999999	Total - Bonds, Preferred and Common Stocks					6,539,867	XXX	6,498,450	6,489,522	0	50,546	0	50,546	0	6,539,867	0	0	0	187,765	XXX	XXX

QE05

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues: .....0.

**Sch. DB - Pt. A - Sn. 1**  
**NONE**

**Sch. DB - Pt. B - Sn. 1**  
**NONE**

**Sch. DB - Pt. D - Sn. 1**  
**NONE**

**Sch. DB - Pt. D - Sn. 2**  
**NONE**

**Sch. DL - Pt. 1**  
**NONE**

**Sch. DL - Pt. 2**  
**NONE**

**U.S. FINANCIAL LIFE INSURANCE COMPANY**  
**SCHEDULE E - PART 1 - CASH**

Month End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	
<b>Open Depositories</b>								
FIFTH THIRD ..... CINCINNATI, OH.....					.....(4,863,814)	.....4,726,530	.....164,490	XXX
JP MORGAN CHASE..... NEW YORK, NY.....					.....4,667,130	.....(7,753,032)	.....1,058,461	XXX
0199999. Total Open Depositories.....	XXX	XXX	.....0	.....0	.....(196,684)	.....(3,026,502)	.....1,222,951	XXX
0399999. Total Cash on Deposit.....	XXX	XXX	.....0	.....0	.....(196,684)	.....(3,026,502)	.....1,222,951	XXX
0599999. Total Cash.....	XXX	XXX	.....0	.....0	.....(196,684)	.....(3,026,502)	.....1,222,951	XXX

### **SCHEDULE E - PART 2 - CASH EQUIVALENTS**

Show Investments Owned End of Current Quarter

1 Description	2 Code	3 Date Acquired	4 Rate of Interest	5 Maturity Date	6 Book/Adjusted Carrying Value	7 Amount of Interest Due & Accrued	8 Amount Received During Year
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**NONE**

QE13