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# AMENDED FILING EXPLANATION

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updated the 2017 actuarial opinion



ANNUAL STATEMENT

For the Year Ended December 31, 2017  
of the Condition and Affairs of the

Family Heritage Life Insurance Company of America

NAIC Group Code.....0290, 0290  
(Current Period) (Prior Period)  
Organized under the Laws of OH State of Domicile or Port of Entry OH Country of Domicile US  
Incorporated/Organized..... August 22, 1989 Commenced Business..... November 17, 1989  
Statutory Home Office 6001 East Royalton Road, Suite 200..... Cleveland ..... OH ..... US ..... 44147-3529  
(Street and Number) (City or Town, State, Country and Zip Code)  
Main Administrative Office 6001 East Royalton Road, Suite 200..... Cleveland ..... OH ..... US..... 44147-3529 440-922-5200  
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)  
Mail Address P. O. Box 470608..... Cleveland ..... OH ..... US ..... 44147-3529  
(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)  
Primary Location of Books and Records 6001 East Royalton Road, Suite 200..... Cleveland ..... OH ..... US ..... 44147-3529 440-922-5200  
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)  
Internet Web Site Address www.FamilyHeritageLife.com  
Statutory Statement Contact John A. Wise 440-922-5200  
(Name) (Area Code) (Telephone Number) (Extension)  
acctdept@familyheritagelife.com 440-922-5120  
(E-Mail Address) (Fax Number)

OFFICERS

Name	Title	Name	Title
1. J. Matthew Darden #	President	2. M. Shane Henrie #	Treasurer & CFO
3. Maria Burnett	Assistant Secretary	4. Kenneth J. Matson #	President & CEO, FHL Agency Division

OTHER

David K. Carlson	Senior Vice President	David Cochrane	Senior Vice President
Seamus Fitzpatrick	Senior Vice President, FHL Agency Division	James "Bo" Gentile #	Senior Vice President, FHL Agency Division
Mary E. Henderson #	Senior Vice President	Corey Jones	Senior Vice President
Eric Lenz	Senior Vice President	Tony M. Martella	Senior Vice President, FHL Agency Division
Jeffrey S. Morris	Senior Vice President	Latrice Robinson #	Senior Vice President
Joel P. Scarborough #	Senior Vice President & Secretary	Jeremy King	Vice President
Travis W. Korth	Vice President	Bret D. Mottl	Vice President
W. Michael Pressley	Vice President	Robert Schmidt	Vice President, FHL Agency Division
Eric Shanabarger	Vice President, FHL Agency Division	Daniel T. Shelton	Vice President, FHL Agency Division
Duaine L. Styles	Vice President	Barbara Sue Emig	Appointed Actuary

DIRECTORS OR TRUSTEES

J. Matthew Darden #	Joel Scarborough #	Jeffrey S. Morris	Ben W. Lutek
M. Shane Henrie #	Maria Burnett		

State of..... Ohio  
County of..... Cuyahoga

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

(Signature)	(Signature)	(Signature)
J. Matthew Darden	M. Shane Henrie	Maria Burnett
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
President	Treasurer & CFO	Assistant Secretary
(Title)	(Title)	(Title)

Subscribed and sworn to before me	a. Is this an original filing?	Yes [ ] No [ X ]
This _____ day of _____ 2018	b. If no	1. State the amendment number
		2. Date filed
		3. Number of pages attached