
AMENDED FILING EXPLANATION

This page is required to be updated/completed any time an amended filing is created.



ANNUAL STATEMENT

For the Year Ended December 31, 2018
of the Condition and Affairs of the

Universal Guaranty Life Insurance Company

NAIC Group Code.....	0, 0	NAIC Company Code.....	70130	Employer's ID Number.....	31-0727974
	(Current Period) (Prior Period)				
Organized under the Laws of OH		State of Domicile or Port of Entry OH		Country of Domicile	US
Incorporated/Organized.....	November 15, 1966	Commenced Business.....	December 31, 1966		
Statutory Home Office	65 East State Street, Suite 2100 .. Columbus .. OH .. US .. 43215-4260 (Street and Number) (City or Town, State, Country and Zip Code)				
Main Administrative Office	5250 S 6th Street Rd .. Springfield .. IL .. US .. 62703-5158 (Street and Number) (City or Town, State, Country and Zip Code)			877-881-1777	(Area Code) (Telephone Number)
Mail Address	P.O. Box 13080 .. Springfield .. IL .. US .. 62791-3080 (Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)				
Primary Location of Books and Records	5250 S 6th Street Rd .. Springfield .. IL .. US .. 62703-5158 (Street and Number) (City or Town, State, Country and Zip Code)			877-881-1777	(Area Code) (Telephone Number)
Internet Web Site Address	www.utgins.com				
Statutory Statement Contact	Julie Ann Abel (Name)			217-241-6344	(Area Code) (Telephone Number) (Extension)
	accounting@utgins.com (E-Mail Address)			888-686-6567	(Fax Number)

OFFICERS

Name	Title	Name	Title
1. James Patrick Rousey	President	2. Theodore Clayton Miller	Secretary/CFO
3. Julie Ann Abel	Treasurer	4.	

OTHER

Julie Ann Abel	Vice President	Jacob Joncarl Andrew	Chief Investment Officer
Michael Keith Borden	Chief Operating Officer	Jesse Thomas Correll	Chief Executive Officer
Casey Jonathan Willis	Vice President	Donald Shay Pendygraft	Vice President
Theodore Clayton Miller	Senior Vice President	Douglas Paul Ditto	Vice President

DIRECTORS OR TRUSTEES

Randall Lanier Attkisson	Joseph Anthony Brinck II	Jesse Thomas Correll	Thomas Francis Darden II #
Howard Lape Dayton Jr	Thomas Eugene Harmon	Peter Loyd Ochs	James Patrick Rousey
Gabriel John Molnar	Preston Howard Correll #	John Michael Cortines #	

State of..... Kentucky
County of..... Lincoln

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)
James Patrick Rousey	Theodore Clayton Miller	Julie Ann Abel
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
President	Secretary/CFO	Treasurer
(Title)	(Title)	(Title)

Subscribed and sworn to before me	a. Is this an original filing?	Yes [] No [X]
This _____ day of _____ 2019	b. If no	1. State the amendment number
		2. Date filed
		3. Number of pages attached

SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

Cash Equivalents

	1	2	3	4
	Total	Bonds	Money Market Mutual Funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year.....	16,302,882		13,324,639	2,978,243
2. Cost of cash equivalents acquired.....	63,441,325	2,990,124	60,132,769	318,431
3. Accrual of discount.....	9,876	9,876		
4. Unrealized valuation increase (decrease).....	0			
5. Total gain (loss) on disposals.....	0			
6. Deduct consideration received on disposals.....	71,161,605	3,000,000	65,183,362	2,978,243
7. Deduct amortization of premium.....	0			
8. Total foreign exchange change in book/adjusted carrying value.....	0			
9. Deduct current year's other-than-temporary impairment recognized.....	0			
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	8,592,477	0	8,274,046	318,431
11. Deduct total nonadmitted amounts.....	0			
12. Statement value at end of current period (Line 10 minus Line 11).....	8,592,477	0	8,274,046	318,431

(a) Indicate the category of such investments, for example, joint ventures, transportation equipment:..... cash equivalents

SCHEDULE D - PART 2 - SECTION 1

Showing all PREFERRED STOCKS Owned December 31 of Current Year

1	2		Codes		5	6	7	8	Fair Value		11	Dividends			Change in Book/Adjusted Carrying Value					20	21
			3	4					9	10		12	13	14	15	16	17	18	19		
CUSIP Identification	Description		Code	F or ei gn	Number of Shares	Par Value per Share	Rate per Share	Book/Adjusting Carrying Value	Rate per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared but Unpaid	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than- Temporary Impairment Recognized	Total Change in B./A.C.V. (15+16-17)	Total Foreign Exchange Change in B./A.C.V.	NAIC Desig nation and Admini strative Symbol / Market Indicator	Date Acquired
Preferred Stocks - Industrial and Miscellaneous (Unaffiliated)																					
01207#	10	5			ALBANY BANCORP STATUTORY TRUST I.....	232.242			232,242	1,000.000	232,242	232,242		17,467				0		P1ZV	02/06/2004.
84612@	10	2			SOVEREIGN'S CAPITAL LP.....	466.358	25.00		466,358	1,000.000	466,358	466,358						0		P3ZV	11/20/2016.
8499999. Total - Preferred Stocks - Industrial and Miscellaneous (Unaffiliated).....									698,600	XXX	698,600	698,600	0	17,467	0	0	0	0	0	XXX	XXX
Preferred Stocks - Parent, Subsidiaries and Affiliates																					
33647P	AA	2			FIRST SOUTHN BANCORP STAT TR I.....	3,560.000			3,560,000	1,000.000	3,560,000	3,560,000		283,151				0		P3ZV	02/20/2003.
8599999. Total - Preferred Stocks - Parent, Subsidiaries and Affiliates.....									3,560,000	XXX	3,560,000	3,560,000	0	283,151	0	0	0	0	0	XXX	XXX
8999999. Total - Preferred Stocks.....									4,258,600	XXX	4,258,600	4,258,600	0	300,619	0	0	0	0	0	XXX	XXX