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ANNUAL STATEMENT

For the Year Ended December 31, 2018

of the Condition and Affairs of the

Alliance Of Transylvanian Saxons

NAIC Group Code..... 0, 0 (Current Period) (Prior Period) NAIC Company Code..... 56197 Employer's ID Number..... 34-0138510

Organized under the Laws of OH State of Domicile or Port of Entry OH Country of Domicile US

Incorporated/Organized..... August 31, 1902 Commenced Business..... August 31, 1902

Statutory Home Office	5393 Pearl Road .. Cleveland .. OH .. US .. 44129-1597 *(Street and Number) (City or Town, State, Country and Zip Code)*	
Main Administrative Office	5393 Pearl Road .. Cleveland .. OH .. US .. 44129-1597 *(Street and Number) (City or Town, State, Country and Zip Code)*	440-842-8442 *(Area Code) (Telephone Number)*
Mail Address	5393 Pearl Road .. Cleveland .. OH .. US .. 44129-1597 *(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)*	
Primary Location of Books and Records	5393 Pearl Road .. Cleveland .. OH .. US .. 44129-1597 *(Street and Number) (City or Town, State, Country and Zip Code)*	440-842-8442 *(Area Code) (Telephone Number)*
Internet Web Site Address	http://www.atsaxons.com	
Statutory Statement Contact	Denise Aeling Crawford *(Name)*	440-842-8442 *(Area Code) (Telephone Number) (Extension)*
	office@atsaxons.com *(E-Mail Address)*	440-842-5442 *(Fax Number)*

OFFICERS

Name	Title	Name	Title
1. Joan Annette Miller-Malue	President	2. Monica Frances Gilles	Secretary
3. Denise Aeling Crawford	Treasurer	4. Miller & Newberg	Consulting Actuary

OTHER

Robert Burns Cunningham, III	First Vice President	Monica Marie Weber	Second Vice President
Randall B. Floyd #	Third Vice President		

DIRECTORS OR TRUSTEES

Denise Aeling Crawford	Robert Burns Cunningham III	Randall B. Floyd	Monica Frances Gilles
Joan Annette Miller-Malue	Barbara A. Spack	Jacob F. Spor	Michael Teutsch Jr. #
Monica Marie Weber	Ingrid E. Weihs-Ferguson #	Margarete I. Ziegler #	

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)
Joan Annette Miller-Malue	Monica Frances Gilles	Denise Aeling Crawford
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
President	Secretary	Treasurer
(Title)	(Title)	(Title)

Subscribed and sworn to before me
This ______ day of ______________ 2019

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 ______

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LIFE INSURANCE

DIRECT BUSINESS IN GRAND TOTAL DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56197

		1
	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Life and Annuities
1.	Life insurance	39,923
2.	Annuity considerations	3,635,688
3.	Deposit-type contract funds	5,385
4.	Other considerations	
5.	Total (Lines 1 to 4)	3,680,996
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	3,543
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	39,202
6.4	Other	9,191
6.5	Total (Sum of Lines 6.1 to 6.4)	51,936
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	51,936
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	281,571
10.	Matured endowments	1,000
11.	Annuity benefits	3,051,763
12.	Surrender values and withdrawals for life contracts	45,340
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	
15.	Total	3,379,674

DETAILS OF WRITE-INS

1301.		
1302.		
1303.		
1398.	Summary of remaining write-ins for Line 13 from overflow page	0
1399.	Totals (Items 1301 through 1303 plus 1398) (Line 13 above)	0

		1	2
	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number of Certificates	Amount
16.	Unpaid December 31, prior year	61	53,269
17.	Incurred during current year	161	411,241
	Settled during current year:		
18.1	By payment in full	166	354,883
18.2	By payment on compromised claims		
18.3	Total paid	166	354,883
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	166	354,883
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	56	109,627
	POLICY EXHIBIT		
20.	In force December 31, prior year	5,707	26,238,760
21.	Issued during year	25	270,385
22.	Other changes to in force (net)	(168)	(329,168)
23.	In force December 31, current year	5,564	26,179,977

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable					
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	0	0	0	0	0
26.	Totals (Line 24 + 25.7)	0	0	0	0	0

NONE

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56197

		1 Life and Annuities
	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	
1.	Life insurance	3,973
2.	Annuity considerations	54,416
3.	Deposit-type contract funds	
4.	Other considerations	
5.	Total (Lines 1 to 4)	58,389
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	172
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,754
6.4	Other	785
6.5	Total (Sum of Lines 6.1 to 6.4)	2,712
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	2,712
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	33,212
10.	Matured endowments	
11.	Annuity benefits	43,401
12.	Surrender values and withdrawals for life contracts	
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	
15.	Total	76,613

DETAILS OF WRITE-INS

1301.		
1302.		
1303.		
1398.	Summary of remaining write-ins for Line 13 from overflow page	0
1399.	Totals (Items 1301 through 1303 plus 1398) (Line 13 above)	0

		1 Number of Certificates	2 Amount
	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		
16.	Unpaid December 31, prior year	7	7,291
17.	Incurred during current year	3	33,211
	Settled during current year:		
18.1	By payment in full	1	3,000
18.2	By payment on compromised claims		
18.3	Total paid	1	3,000
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	1	3,000
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	9	37,502
	POLICY EXHIBIT		
20.	In force December 31, prior year	251	2,250,764
21.	Issued during year	1	6,385
22.	Other changes to in force (net)	(3)	(20,354)
23.	In force December 31, current year	249	2,236,795

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable					
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	0	0	0	0	0
26.	Totals (Line 24 + 25.7)	0	0	0	0	0

NONE

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF INDIANA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56197

		1
	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Life and Annuities
1.	Life insurance	82
2.	Annuity considerations	11,055
3.	Deposit-type contract funds	
4.	Other considerations	
5.	Total (Lines 1 to 4)	11,137
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	67
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,310
6.4	Other	188
6.5	Total (Sum of Lines 6.1 to 6.4)	1,566
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	1,566
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	4,564
10.	Matured endowments	
11.	Annuity benefits	14,630
12.	Surrender values and withdrawals for life contracts	1,275
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	
15.	Total	20,469

DETAILS OF WRITE-INS

1301.		
1302.		
1303.		
1398.	Summary of remaining write-ins for Line 13 from overflow page	0
1399.	Totals (Items 1301 through 1303 plus 1398) (Line 13 above)	0

		1	2
	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number of Certificates	Amount
16.	Unpaid December 31, prior year	2	5,925
17.	Incurred during current year	6	9,086
	Settled during current year:		
18.1	By payment in full	6	9,086
18.2	By payment on compromised claims		
18.3	Total paid	6	9,086
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	6	9,086
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	5,925
	POLICY EXHIBIT		
20.	In force December 31, prior year	190	531,056
21.	Issued during year	2	20,000
22.	Other changes to in force (net)	(6)	(32,706)
23.	In force December 31, current year	186	518,350

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable					
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	0	0	0	0	0
26.	Totals (Line 24 + 25.7)	0	0	0	0	0

NONE

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56197

	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1.	Life insurance	505
2.	Annuity considerations	236,668
3.	Deposit-type contract funds	
4.	Other considerations	
5.	Total (Lines 1 to 4)	237,173
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	134
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	909
6.4	Other	239
6.5	Total (Sum of Lines 6.1 to 6.4)	1,282
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	1,282
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	2,500
10.	Matured endowments	
11.	Annuity benefits	
12.	Surrender values and withdrawals for life contracts	2,289
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	
15.	Total	4,789

DETAILS OF WRITE-INS

1301.		
1302.		
1303.		
1398.	Summary of remaining write-ins for Line 13 from overflow page	0
1399.	Totals (Items 1301 through 1303 plus 1398) (Line 13 above)	0

	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year	3	3,000
17.	Incurred during current year	5	5,000
	Settled during current year:		
18.1	By payment in full	4	4,000
18.2	By payment on compromised claims		
18.3	Total paid	4	4,000
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	4	4,000
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	4	4,000
	POLICY EXHIBIT		
20.	In force December 31, prior year	134	681,248
21.	Issued during year		
22.	Other changes to in force (net)	(5)	(1,312)
23.	In force December 31, current year	129	679,937

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable					
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	0	0	0	0	0
26.	Totals (Line 24 + 25.7)	0	0	0	0	0

NONE

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MISSOURI DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56197

	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1.	Life insurance	
2.	Annuity considerations	
3.	Deposit-type contract funds	
4.	Other considerations	
5.	Total (Lines 1 to 4)	0
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4	Other	
6.5	Total (Sum of Lines 6.1 to 6.4)	0
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	0
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	
10.	Matured endowments	
11.	Annuity benefits	
12.	Surrender values and withdrawals for life contracts	
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	
15.	Total	0

NONE

DETAILS OF WRITE-INS

1301.		
1302.		
1303.		
1398.	Summary of remaining write-ins for Line 13 from overflow page	0
1399.	Totals (Items 1301 through 1303 plus 1398) (Line 13 above)	0

	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year		
17.	Incurred during current year		
	Settled during current year:		
18.1	By payment in full		
18.2	By payment on compromised claims		
18.3	Total paid	0	0
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	0	0
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0
	POLICY EXHIBIT		
20.	In force December 31, prior year		
21.	Issued during year		
22.	Other changes to in force (net)		
23.	In force December 31, current year	0	0

NONE

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable					
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	0	0	0	0	0
26.	Totals (Line 24 + 25.7)	0	0	0	0	0

NONE

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56197

NONE

	1
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Life and Annuities
1. Life insurance	
2. Annuity considerations	
3. Deposit-type contract funds	
4. Other considerations	
5. Total (Lines 1 to 4)	0
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit	
6.2 Applied to pay renewal premiums	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4 Other	
6.5 Total (Sum of Lines 6.1 to 6.4)	0
Annuities:	
7.1 Paid in cash or left on deposit	
7.2 Applied to provide paid-up annuities	
7.3 Other	
7.4 Total (Sum of Lines 7.1 to 7.3)	0
8. Total (Line 6.5 plus Line 7.4)	0
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits	
10. Matured endowments	
11. Annuity benefits	
12. Surrender values and withdrawals for life contracts	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14. All other benefits, except accident & health	
15. Total	0

DETAILS OF WRITE-INS

1301.	
1302.	
1303.	
1398. Summary of remaining write-ins for Line 13 from overflow page	0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above)	0

NONE

	1	2
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number of Certificates	Amount
16. Unpaid December 31, prior year		
17. Incurred during current year		
Settled during current year:		
18.1 By payment in full		
18.2 By payment on compromised claims		
18.3 Total paid	0	0
18.4 Reduction by compromise		
18.5 Amount rejected		
18.6 Total settlements	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0
POLICY EXHIBIT		
20. In force December 31, prior year		
21. Issued during year		
22. Other changes to in force (net)		
23. In force December 31, current year	0	0

ACCIDENT AND HEALTH INSURANCE

NONE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates					
Other Individual Certificates:					
25.1 Non-cancelable					
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 Medicare Title XVIII exempt from state taxes or fees					
25.6 All Other					
25.7 Totals (sum of Lines 25.1 to 25.6)	0	0	0	0	0
26. Totals (Line 24 + 25.7)	0	0	0	0	0

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56197

	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1.	Life insurance	30,041
2.	Annuity considerations	2,927,740
3.	Deposit-type contract funds	5,385
4.	Other considerations	
5.	Total (Lines 1 to 4)	2,963,165
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	2,666
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	29,507
6.4	Other	6,431
6.5	Total (Sum of Lines 6.1 to 6.4)	38,604
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	38,604
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	193,678
10.	Matured endowments	1,000
11.	Annuity benefits	2,443,056
12.	Surrender values and withdrawals for life contracts	25,375
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	
15.	Total	2,663,109

DETAILS OF WRITE-INS

1301.		
1302.		
1303.		
1398.	Summary of remaining write-ins for Line 13 from overflow page	0
1399.	Totals (Items 1301 through 1303 plus 1398) (Line 13 above)	0

	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year	33	31,194
17.	Incurred during current year	118	261,635
	Settled during current year:		
18.1	By payment in full	115	236,394
18.2	By payment on compromised claims		
18.3	Total paid	115	236,394
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	115	236,394
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	36	56,435
	POLICY EXHIBIT		
20.	In force December 31, prior year	4,290	18,277,860
21.	Issued during year	18	219,000
22.	Other changes to in force (net)	(120)	(166,242)
23.	In force December 31, current year	4,188	18,330,618

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable					
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	0	0	0	0	0
26.	Totals (Line 24 + 25.7)	0	0	0	0	0

NONE

5619720184303910 0

LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56197

	1
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Life and Annuities
1. Life insurance	5,322
2. Annuity considerations	405,809
3. Deposit-type contract funds	
4. Other considerations	
5. Total (Lines 1 to 4)	411,131
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit	503
6.2 Applied to pay renewal premiums	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,721
6.4 Other	1,549
6.5 Total (Sum of Lines 6.1 to 6.4)	7,773
Annuities:	
7.1 Paid in cash or left on deposit	
7.2 Applied to provide paid-up annuities	
7.3 Other	
7.4 Total (Sum of Lines 7.1 to 7.3)	0
8. Total (Line 6.5 plus Line 7.4)	7,773
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits	47,617
10. Matured endowments	
11. Annuity benefits	550,676
12. Surrender values and withdrawals for life contracts	16,401
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14. All other benefits, except accident & health	
15. Total	614,694

DETAILS OF WRITE-INS

1301.	
1302.	
1303.	
1398. Summary of remaining write-ins for Line 13 from overflow page	0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above)	0

	1	2
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number of Certificates	Amount
16. Unpaid December 31, prior year	16	5,859
17. Incurred during current year	29	102,309
Settled during current year:		
18.1 By payment in full	40	102,403
18.2 By payment on compromised claims		
18.3 Total paid	40	102,403
18.4 Reduction by compromise		
18.5 Amount rejected		
18.6 Total settlements	40	102,403
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	5	5,765
POLICY EXHIBIT		
20. In force December 31, prior year	842	4,497,830
21. Issued during year	4	25,000
22. Other changes to in force (net)	(34)	(108,554)
23. In force December 31, current year	812	4,414,277

ACCIDENT AND HEALTH INSURANCE

NONE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates					
Other Individual Certificates:					
25.1 Non-cancelable					
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 Medicare Title XVIII exempt from state taxes or fees					
25.6 All Other					
25.7 Totals (sum of Lines 25.1 to 25.6)	0	0	0	0	0
26. Totals (Line 24 + 25.7)	0	0	0	0	0

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, prior year	15,622
2. Current year's realized pre-tax capital gains/(losses) of $.....465,068 transferred into the reserve net of taxes of $..........0	465,068
3. Adjustment for current year's liability gains/(losses) released from the reserve	0
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	480,690
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	104,813
6. Reserve as of December 31, current year (Line 4 minus Line 5)	375,878

Amortization

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released from the Reserve	4 Balance Before Reduction for the Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2018	50,700	54,113		104,813
2. 2019	39,768	57,221		96,989
3. 2020	23,142	40,510		63,653
4. 2021	9,126	37,185		46,311
5. 2022	(5,782)	33,727		27,945
6. 2023	(13,714)	30,357		16,643
7. 2024	(13,045)	27,077		14,032
8. 2025	(11,939)	25,324		13,385
9. 2026	(10,657)	22,824		12,168
10. 2027	(7,024)	20,748		13,723
11. 2028	(4,533)	17,984		13,451
12. 2029	(3,638)	16,945		13,306
13. 2030	(2,909)	16,105		13,196
14. 2031	(2,191)	15,620		13,430
15. 2032	(1,978)	14,892		12,914
16. 2033	(2,150)	14,591		12,441
17. 2034	(2,484)	12,501		10,018
18. 2035	(2,925)	9,295		6,370
19. 2036	(3,373)	5,795		2,422
20. 2037	(4,094)	2,112		(1,982)
21. 2038	(4,286)	(1,332)		(5,618)
22. 2039	(3,869)	(2,964)		(6,833)
23. 2040	(2,954)	(2,416)		(5,370)
24. 2041	(2,025)	(1,703)		(3,728)
25. 2042	(945)	(1,046)		(1,990)
26. 2043	(260)	(388)		(648)
27. 2044	(187)	(4)		(190)
28. 2045	(113)	(3)		(116)
29. 2046	(40)	(2)		(42)
30. 2047		(1)		(1)
31. 2048 and Later		(0)		(0)
32. Total (Lines 1 to 31)	15,622	465,068	0	480,690

ASSET VALUATION RESERVE

	Default Component			Equity Component			7
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	Total Amount (Cols. 3 + 6)
1. Reserve as of December 31, prior year	137,202	0	137,202	124,001	249,114	373,115	510,317
2. Realized capital gains/(losses) net of taxes - General Account			0	55,051		55,051	55,051
3. Realized capital gains/(losses) net of taxes - Separate Accounts			0			0	0
4. Unrealized capital gains/(losses) - net of deferred taxes - General Account			0	(118,625)		(118,625)	(118,625)
5. Unrealized capital gains/(losses) - net of deferred taxes - Separate Accounts			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves			0			0	0
7. Basic contribution	72,188		72,188		711	711	72,899
8. Accumulated balances (Lines 1 through 5, minus 6 plus 7)	209,390	0	209,390	60,427	249,825	310,252	519,642
9. Maximum reserve	385,874		385,874	112,855	5,732	118,587	504,461
10. Reserve objective	263,249		263,249	112,855	4,493	117,348	380,597
11. 20% of (Line 10 minus Line 8)	10,772	(0)	10,772	10,486	(49,066)	(38,581)	(27,809)
12. Balance before transfers (Lines 8 + 11)	220,162	0	220,162	70,913	200,758	271,671	491,833
13. Transfers			0			0	0
14. Voluntary contribution			0			0	0
15. Adjustment down to maximum/up to zero			0		(195,027)	(195,027)	(195,027)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	220,162	0	220,162	70,913	5,731	76,644	296,806

ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution 5 Factor	Basic Contribution 6 Amount (Cols. 4 x 5)	Reserve Objective 7 Factor	Reserve Objective 8 Amount (Cols. 4 x 7)	Maximum Reserve 9 Factor	Maximum Reserve 10 Amount (Cols. 4 x 9)
		LONG-TERM BONDS										
1		Exempt obligations	5,003,679	XXX	XXX	5,003,679	0.0000	0	0.0000	0	0.0000	0
2	1	Highest quality	39,746,777	XXX	XXX	39,746,777	0.0004	15,899	0.0023	91,418	0.0030	119,240
3	2	High quality	29,625,950	XXX	XXX	29,625,950	0.0019	56,289	0.0058	171,831	0.0090	266,634
4	3	Medium quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
5	4	Low quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
6	5	Lower quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
7	6	In or near default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
8		Total unrated multi-class securities acquired by conversion		XXX	XXX	0	XXX	0	XXX	0	XXX	
9		Total long-term bonds (sum of Lines 1 through 8)	74,376,406	XXX	XXX	74,376,406	XXX	72,188	XXX	263,248	XXX	385,874
		PREFERRED STOCKS										
10	1	Highest quality		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
11	2	High quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
12	3	Medium quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
13	4	Low quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
14	5	Lower quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
15	6	In or near default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
16		Affiliated life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17		Total preferred stocks (sum of Lines 10 through 16)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
		SHORT-TERM BONDS										
18		Exempt obligations	7,977,804	XXX	XXX	7,977,804	0.0000	0	0.0000	0	0.0000	0
19	1	Highest quality		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
20	2	High quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
21	3	Medium quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
22	4	Low quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
23	5	Lower quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
24	6	In or near default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
25		Total short-term bonds (sum of Lines 18 through 24)	7,977,804	XXX	XXX	7,977,804	XXX	0	XXX	0	XXX	0
		DERIVATIVE INSTRUMENTS										
26		Exchange traded		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
27	1	Highest quality		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
28	2	High quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
29	3	Medium quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
30	4	Low quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
31	5	Lower quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
32	6	In or near default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
33		Total derivative instruments	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34		Total (Lines 9 + 17 + 25 + 33)	82,354,210	XXX	XXX	82,354,210	XXX	72,188	XXX	263,248	XXX	385,874

ASSET VALUATION RESERVE (continued)

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

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

NONE

ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Equity and Other Invested Asset Component

Line Number	NAIC Desig-nation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution 5 Factor	Basic Contribution 6 Amount (Cols. 4 x 5)	Reserve Objective 7 Factor	Reserve Objective 8 Amount (Cols. 4 x 7)	Maximum Reserve 9 Factor	Maximum Reserve 10 Amount (Cols. 4 x 9)
		COMMON STOCK										
1		Unaffiliated public	868,114	XXX	XXX	868,114	0.0000	0	(a) 0.1300	112,855	(a) 0.1300	112,855
2		Unaffiliated private		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
3		Federal Home Loan Bank		XXX	XXX	0	0.0000	0	0.0050	0	0.0080	0
4		Affiliated life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
		Affiliated Investment Subsidiary:										
5		Fixed income exempt obligations				0	XXX		XXX		XXX	
6		Fixed income highest quality				0	XXX		XXX		XXX	
7		Fixed income high quality				0	XXX		XXX		XXX	
8		Fixed income medium quality				0	XXX		XXX		XXX	
9		Fixed income low quality				0	XXX		XXX		XXX	
10		Fixed income lower quality				0	XXX		XXX		XXX	
11		Fixed income in or near default				0	XXX		XXX		XXX	
12		Unaffiliated common stock public				0	0.0000	0	(a)	0	(a)	0
13		Unaffiliated common stock private				0	0.0000	0	0.1600	0	0.1600	0
14		Real estate				0	(b)	0	(b)	0	(b)	0
15		Affiliated - certain other (see SVO Purposes and Procedures Manual)		XXX	XXX	0	0.0000	0	0.1300	0	0.1300	0
16		Affiliated - all other		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
17		Total common stock (sum of Lines 1 through 16)	868,114	0	0	868,114	XXX	0	XXX	112,855	XXX	112,855
		REAL ESTATE										
18		Home office property (General Account only)	7,950			7,950	0.0000	0	0.0750	596	0.0750	596
19		Investment properties				0	0.0000	0	0.0750	0	0.0750	0
20		Properties acquired in satisfaction of debt				0	0.0000	0	0.1100	0	0.1100	0
21		Total real estate (sum of Lines 18 through 20)	7,950	0	0	7,950	XXX	0	XXX	596	XXX	596
		OTHER INVESTED ASSETS										
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS										
22		Exempt obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
23	1	Highest quality		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
24	2	High quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
25	3	Medium quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
26	4	Low quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
27	5	Lower quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
28	6	In or near default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
29		Total with bond characteristics (sum of Lines 22 through 28)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

ASSET VALUATION RESERVE (continued)

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Equity and Other Invested Asset Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution 5 Factor	Basic Contribution 6 Amount (Cols. 4 x 5)	Reserve Objective 7 Factor	Reserve Objective 8 Amount (Cols. 4 x 7)	Maximum Reserve 9 Factor	Maximum Reserve 10 Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
30	1	Highest quality	1,599,791	XXX	XXX	1,599,791	0.0004	640	0.0023	3,680	0.0030	4,799
31	2	High quality	37,454	XXX	XXX	37,454	0.0019	71	0.0058	217	0.0090	337
32	3	Medium quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
33	4	Low quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
34	5	Lower quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
35	6	In or near default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
36		Affiliated life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
37		Total with preferred stock characteristics (sum of Lines 30 through 36)	1,637,245	XXX	XXX	1,637,245	XXX	711	XXX	3,897	XXX	5,136
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing Affiliated:										
38		Mortgages - CM1 - highest quality			XXX	0	0.0010	0	0.0050	0	0.0065	0
39		Mortgages - CM2 - high quality			XXX	0	0.0035	0	0.0100	0	0.0130	0
40		Mortgages - CM3 - medium quality			XXX	0	0.0060	0	0.0175	0	0.0225	0
41		Mortgages - CM4 - low medium quality			XXX	0	0.0105	0	0.0300	0	0.0375	0
42		Mortgages - CM5 - low quality			XXX	0	0.0160	0	0.0425	0	0.0550	0
43		Residential mortgages-insured or guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0
44		Residential mortgages-all other		XXX	XXX	0	0.0013	0	0.0030	0	0.0040	0
45		Commercial mortgages-insured or guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0
		Overdue, Not in Process Affiliated:										
46		Farm mortgages			XXX	0	0.0420	0	0.0760	0	0.1200	0
47		Residential mortgages-insured or guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
48		Residential mortgages-all other			XXX	0	0.0025	0	0.0058	0	0.0090	0
49		Commercial mortgages-insured or guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
50		Commercial mortgages-all other			XXX	0	0.0420	0	0.0760	0	0.1200	0
		In Process of foreclosure Affiliated:										
51		Farm mortgages			XXX	0	0.0000	0	0.1700	0	0.1700	0
52		Residential mortgages-insured or guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
53		Residential mortgages-all other			XXX	0	0.0000	0	0.0130	0	0.0130	0
54		Commercial mortgages-insured or guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
55		Commercial mortgages-all other			XXX	0	0.0000	0	0.1700	0	0.1700	0
56		Total Affiliated (Sum of Lines 38 through 55)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
57		Unaffiliated - In Good Standing with Covenants			XXX	0	(c)	0	(c)	0	(c)	0
58		Unaffiliated - In Good Standing Defeased with Government Securities			XXX	0	0.0010	0	0.0050	0	0.0065	0
59		Unaffiliated - In Good Standing Primarily Senior			XXX	0	0.0035	0	0.0100	0	0.0130	0
60		Unaffiliated - In Good Standing All Other			XXX	0	0.0060	0	0.0175	0	0.0225	0
61		Unaffiliated - Overdue, Not in Process			XXX	0	0.0420	0	0.0760	0	0.1200	0
62		Unaffiliated - In Process of Foreclosure			XXX	0	0.0000	0	0.1700	0	0.1700	0
63		Total Unaffiliated (Sum of Lines 57 through 62)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
64		Total with Mortgage Loan Characteristics (Lines 56 + 63)	0	0	XXX	0	XXX	0	XXX	0	XXX	0

ASSET VALUATION RESERVE (continued)

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Equity and Other Invested Asset Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution 5 Factor	Basic Contribution 6 Amount (Cols. 4 x 5)	Reserve Objective 7 Factor	Reserve Objective 8 Amount (Cols. 4 x 7)	Maximum Reserve 9 Factor	Maximum Reserve 10 Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK										
65		Unaffiliated public		XXX	XXX	0	0.0000	0	(a)	0	(a)	0
66		Unaffiliated private		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
67		Affiliated life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
68		Affiliated certain other (see SVO Purposes and Procedures Manual)		XXX	XXX	0	0.0000	0	0.1300	0	0.1300	0
69		Affiliated other - all other		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
70		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE										
71		Home office property (general account only)				0	0.0000	0	0.0750	0	0.0750	0
72		Investment properties				0	0.0000	0	0.0750	0	0.0750	0
73		Properties acquired in satisfaction of debt				0	0.0000	0	0.1100	0	0.1100	0
74		Total with Real Estate Characteristics (Sum of Lines 71 through 73)	0	0	0	0	XXX	0	XXX	0	XXX	0
		LOW INCOME HOUSING TAX CREDIT INVESTMENTS										
75		Guaranteed federal low income housing tax credit				0	0.0003	0	0.0006	0	0.0010	0
76		Non-guaranteed federal low income housing tax credit				0	0.0063	0	0.0120	0	0.0190	0
77		Guaranteed state low income housing tax credit				0	0.0003	0	0.0006	0	0.0010	0
78		Non-guaranteed state low income housing tax credit				0	0.0063	0	0.0120	0	0.0190	0
79		All other low income housing tax credit				0	0.0273	0	0.0600	0	0.0975	0
80		Total LIHTC (Sum of Lines 75 through 79)	0	0	0	0	XXX	0	XXX	0	XXX	0
		ALL OTHER INVESTMENTS										
81		NAIC 1 working capital finance investments		XXX		0	0.0000	0	0.0037	0	0.0037	0
82		NAIC 2 working capital finance investments		XXX		0	0.0000	0	0.0120	0	0.0120	0
83		Other invested assets - Schedule BA		XXX		0	0.0000	0	0.1300	0	0.1300	0
84		Other short-term invested assets - Schedule DA		XXX		0	0.0000	0	0.1300	0	0.1300	0
85		Total All Other (sum of Lines 81, 82, 83 and 84)	0	XXX	0	0	XXX	0	XXX	0	XXX	0
86		Total Other Invested Assets - Schedule BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)	1,637,245	0	0	1,637,245	XXX	711	XXX	3,897	XXX	5,136

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

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

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

Asset Valuation Reserve - Replications (Synthetic) Assets
NONE

Sch. F - Claims
NONE

Sch. H - Pt. 1
NONE

Sch. H - Pt. 2
NONE

Sch. H - Pt. 3
NONE

Sch. H - Pt. 4
NONE

Sch. H - Pt. 5
NONE

Sch. S - Pt. 1 - Sn. 1
NONE

Sch. S - Pt. 1 - Sn. 2
NONE

Sch. S - Pt. 2
NONE

SCHEDULE S - PART 3 - SECTION 1

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

1	2	3	4	5	6	7	8	Reserve Credit Taken		11	Outstanding Surplus Relief		14	15
								9	10		12	13		
NAIC Company Code	ID Number	Effective Date	Name of Company	Domiciliary Jurisdiction	Type of Reinsurance Ceded	Type of Business Ceded	Amount In Force at End of Year	Current Year	Prior Year	Premiums	Current Year	Prior Year	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates														
97071	13-3126819	01/01/1987	Optimum Re Insurance Company	TX	YRT/I		439,071	1,076	1,057	3,536				
0899999.	Total - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates						439,071	1,076	1,057	3,536	0	0	0	0
1099999.	Total - General Account - Authorized - Non-Affiliates						439,071	1,076	1,057	3,536	0	0	0	0
1199999.	Total - General Account - Authorized						439,071	1,076	1,057	3,536	0	0	0	0
3499999.	Total - General Account - Authorized, Unauthorized and Certified						439,071	1,076	1,057	3,536	0	0	0	0
6999999.	Total U.S.						439,071	1,076	1,057	3,536	0	0	0	0
9999999.	Total						439,071	1,076	1,057	3,536	0	0	0	0

Sch. S - Pt. 3 - Sn. 2
NONE

Sch. S - Pt. 4
NONE

Sch. S - Pt. 5
NONE

SCHEDULE S - PART 6

Five-Year Exhibit of Reinsurance Ceded Business
($000 OMITTED)

		1 2018	2 2017	3 2016	4 2015	5 2014
A.	**OPERATIONS ITEMS**					
1.	Premiums and annuity considerations for life and accident and health contracts	4	1	2	3	1
2.	Commissions and reinsurance expense allowances					
3.	Contract claims					
4.	Surrender benefits and withdrawals for life contracts					
5.	Refunds to members					
6.	Reserve adjustments on reinsurance ceded					
7.	Increase in aggregate reserves for life and accident and health contracts					
B.	**BALANCE SHEET ITEMS**					
8.	Premiums and annuity considerations for life and accident and health contracts deferred and uncollected					
9.	Aggregate reserves for life and accident and health contracts	1	1	1	1	1
10.	Liability for deposit-type contracts					
11.	Contract claims unpaid					
12.	Amounts recoverable on reinsurance					
13.	Experience rating refunds due or unpaid					
14.	Refunds to members (not included in Line 10)					
15.	Commissions and reinsurance expense allowances due					
16.	Unauthorized reinsurance offset					
17.	Offset for reinsurance with certified reinsurers					
C.	**UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)**					
18.	Funds deposited by and withheld from (F)					
19.	Letters of credit (L)					
20.	Trust agreements (T)					
21.	Other (O)					
D.	**REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)**					
22.	Multiple beneficiary trust					
23.	Funds deposited by and withheld from (F)					
24.	Letters of credit (L)					
25.	Trust agreements (T)					
26.	Other (O)					

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

		1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
	ASSETS (Page 2, Col. 3)			
1.	Cash and invested assets (Line 12)	92,115,438		92,115,438
2.	Reinsurance (Line 16)			0
3.	Premiums and considerations (Line 15)	6,212		6,212
4.	Net credit for ceded reinsurance	XXX	1,076	1,076
5.	All other admitted assets (balance)	1,088,934		1,088,934
6.	Total assets excluding Separate Accounts (Line 26)	93,210,584	1,076	93,211,660
7.	Separate Account assets (Line 27)			0
8.	Total assets (Line 28)	93,210,584	1,076	93,211,660
	LIABILITIES, SURPLUS AND OTHER FUNDS (Page 3)			
9.	Contract reserves (Lines 1 and 2)	71,181,342	1,076	71,182,418
10.	Liability for deposit-type contracts (Line 3)	8,189,011		8,189,011
11.	Claim reserves (Line 4)	1,184,003		1,184,003
12.	Member refunds/reserves (Lines 5 through 6)	55,000		55,000
13.	Premium & annuity considerations received in advance (Line 7)	1,308		1,308
14.	Other contract liabilities (Line 8)	375,878		375,878
15.	Reinsurance in unauthorized companies (Line 21.2 minus inset amount)			0
16.	Funds held under reinsurance with unauthorized reinsurance (Line 21.3 minus inset amount)			0
17.	Reinsurance with certified reinsurers (Line 21.2 inset amount)			0
18	Funds held under reinsurance treaties with certified reinsurers (Line 21.3 inset amount)			0
19.	All other liabilities (balance)	845,293		845,293
20.	Total liabilities excluding Separate Accounts (Line 23)	81,831,835	1,076	81,832,911
21.	Separate Account liabilities (Line 24)			0
22.	Total liabilities (Line 25)	81,831,835	1,076	81,832,911
23.	Capital & surplus (Line 30)	11,378,750	XXX	11,378,750
24.	Total liabilities, capital & surplus (Line 31)	93,210,585	1,076	93,211,661
	NET CREDIT FOR CEDED REINSURANCE			
25.	Contract reserves	1,076		
26.	Claim reserves	0		
27.	Member refunds/reserves	0		
28.	Premium & annuity considerations received in advance	0		
29.	Liability for deposit-type contracts	0		
30.	Other contract liabilities	0		
31.	Reinsurance ceded assets	0		
32.	Other ceded reinsurance recoverables	0		
33.	Total ceded reinsurance recoverables	1,076		
34.	Premiums and considerations	0		
35.	Reinsurance in unauthorized companies	0		
36.	Funds held under reinsurance treaties with unauthorized reinsurers	0		
37.	Reinsurance with certified reinsurers	0		
38.	Funds held under reinsurance treaties with certified reinsurers	0		
39.	Other ceded reinsurance payables/offsets	0		
40.	Total ceded reinsurance payables/offsets	0		
41.	Total net credit for ceded reinsurance	1,076		

SCHEDULE T - PART 2

INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

	States, Etc.	Direct Business Only 1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	6 Totals
1.	Alabama AL						0
2.	Alaska AK						0
3.	Arizona AZ						0
4.	Arkansas AR						0
5.	California CA						0
6.	Colorado CO						0
7.	Connecticut CT						0
8.	Delaware DE						0
9.	District of Columbia DC						0
10.	Florida FL						0
11.	Georgia GA						0
12.	Hawaii HI						0
13.	Idaho ID						0
14.	Illinois IL	3,973	54,416				58,389
15.	Indiana IN	82	11,055				11,137
16.	Iowa IA						0
17.	Kansas KS						0
18.	Kentucky KY						0
19.	Louisiana LA						0
20.	Maine ME						0
21.	Maryland MD						0
22.	Massachusetts MA						0
23.	Michigan MI	505	236,668				237,173
24.	Minnesota MN						0
25.	Mississippi MS						0
26.	Missouri MO						0
27.	Montana MT						0
28.	Nebraska NE						0
29.	Nevada NV						0
30.	New Hampshire NH						0
31.	New Jersey NJ						0
32.	New Mexico NM						0
33.	New York NY						0
34.	North Carolina NC						0
35.	North Dakota ND						0
36.	Ohio OH	30,041	2,927,740			5,385	2,963,165
37.	Oklahoma OK						0
38.	Oregon OR						0
39.	Pennsylvania PA	5,322	405,809				411,131
40.	Rhode Island RI						0
41.	South Carolina SC						0
42.	South Dakota SD						0
43.	Tennessee TN						0
44.	Texas TX						0
45.	Utah UT						0
46.	Vermont VT						0
47.	Virginia VA						0
48.	Washington WA						0
49.	West Virginia WV						0
50.	Wisconsin WI						0
51.	Wyoming WY						0
52.	American Samoa AS						0
53.	Guam GU						0
54.	Puerto Rico PR						0
55.	US Virgin Islands VI						0
56.	Northern Mariana Islands MP						0
57.	Canada CAN						0
58.	Aggregate Other Alien OT						0
59.	Totals	39,923	3,635,688	0	0	5,385	3,680,996

Sch. Y - Pt. 1A
NONE

Sch. Y - Pt. 2
NONE

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your state of domicile waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below.
If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	Responses
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2. Will the confidential Risk-Based Capital Report be filed with the NAIC by March 1?	YES
3. Will the confidential Risk-Based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4. Will an actuarial opinion be filed by March 1?	YES
APRIL FILING	
5. Will Management's Discussion and Analysis be filed by April 1?	YES
6. Will the Supplemental Investment Risk Interrogatories be filed by April 1?	YES
JUNE FILING	
7. Will an audited financial report be filed by June 1?	YES
8. Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
AUGUST FILING	
9. Will the regulator only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1?	YES

The following supplemental reports are required to be filed as part of your statement filing **<u>if your company is engaged in the type of business covered by the supplement. 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.</u>**
If the supplement is required of your company but is not being filed for whatever reason, enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING	
10. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
11. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
12. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
13. Will the statement on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
14. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	NO
15. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
16. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
17. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
18. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
22. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	YES
23. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	NO
24. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
25. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?	NO
26. Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
27. Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
28. Will the Management Certification that the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
29. Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
30. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
31. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
32. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
33. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
34. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
35. Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1?	NO
APRIL FILING	
36. Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1?	YES
37. Will the Long-Term Care Experience Reporting be filed with the state of domicile and the NAIC by April 1?	NO
38. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?	NO
39. Will the Accident and Health Policy Experience Exhibit be filed by April 1?	NO
40. Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1?	YES
41. Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1?	YES
42. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	NO
43. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	NO
44. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30?	NO
45. Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
46. Will the Variable Annuities Supplement by filed with the state of domicile and the NAIC by April 1?	NO
AUGUST FILING	
47. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

	EXPLANATIONS:	BARCODES:
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.	The data for this supplement is not required to be filed.	*56197201836000000*
11.	The data for this supplement is not required to be filed.	*56197201849000000*
12.		
13.		
14.	The data for this supplement is not required to be filed.	*56197201844200000*
15.	The data for this supplement is not required to be filed.	*56197201844300000*
16.	The data for this supplement is not required to be filed.	*56197201844400000*
17.	The data for this supplement is not required to be filed.	*56197201844500000*
18.	The data for this supplement is not required to be filed.	*56197201844600000*
19.	The data for this supplement is not required to be filed.	*56197201844700000*
20.	The data for this supplement is not required to be filed.	*56197201844800000*
21.	The data for this supplement is not required to be filed.	*56197201844900000*
22.		
23.	The data for this supplement is not required to be filed.	*56197201845100000*
24.	The data for this supplement is not required to be filed.	*56197201845200000*
25.	The data for this supplement is not required to be filed.	*56197201845300000*
26.	The data for this supplement is not required to be filed.	*56197201843600000*
27.	The data for this supplement is not required to be filed.	*56197201843700000*
28.	The data for this supplement is not required to be filed.	*56197201843800000*
29.	The data for this supplement is not required to be filed.	*56197201843900000*
30.	The data for this supplement is not required to be filed.	*56197201845400000*
31.	The data for this supplement is not required to be filed.	*56197201836500000*
32.	The data for this supplement is not required to be filed.	*56197201822400000*
33.	The data for this supplement is not required to be filed.	*56197201822500000*
34.	The data for this supplement is not required to be filed.	*56197201822600000*
35.	The data for this supplement is not required to be filed.	*56197201845600000*
36.		

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

56197201830600000

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

56197201828000000

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

56197201821000000

40.

41.

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

56197201821600000

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

56197201821700000

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

56197201843500000

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

56197201834500000

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

56197201828600000

47.

Overflow Page for Write-Ins

Additional Write-ins for Exhibit 2:

	Insurance				5	6	7
	1	Accident and Health		4			
		2	3	Aggregate of			
		Cost	All	All Other Lines			
	Life	Containment	Other	of Business	Investment	Fraternal	Total
09.304 Website expense	603						603
09.397 Summary of remaining write-ins for Line 9.3	603	0	0	0	0	0	603

Overflow Page for Write-Ins

NONE

2018 ALPHABETICAL INDEX
FRATERNAL ANNUAL STATEMENT BLANK