



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

# ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2018  
OF THE CONDITION AND AFFAIRS OF THE

# Western-Southern Life Assurance Company

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

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

Country of Domicile United States of America

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

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

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

Mail Address \_\_\_\_\_, Street and Number or P.O. Box \_\_\_\_\_, City or Town, State, Country and Zip Code \_\_\_\_\_  
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Cincinnati, OH, US 45202, 513-629-1800  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address [WWW.WesternSouthernLife.com](http://WWW.WesternSouthernLife.com)

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

## OFFICERS

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

OTHER	
James Howard Acton Jr., VP	Gregory Scott Allhands #, VP
Troy Dale Brodie, Sr VP, Chief Marketing Officer	Christopher Steven Brown, VP
Karen Ann Chamberlain, Sr VP, Chief Information Officer	Kim Rehling Chiodi, Sr VP
Michael Russ DeHart, VP	James Joseph DeLuca, VP
Bryan Chalmer Dunn, Sr VP	Lisa Beth Fangman, Sr VP
Daniel Wayne Harris, Sr VP, Chief Actuary	David Todd Henderson, Sr VP, Chief Risk Officer
Kevin Louis Howard, VP, Deputy Gen Counsel	Bradley Joseph Hunkler, Sr VP, Chief Financial Officer
Jay Vincent Johnson #, VP, Assistant Treasurer	Phillip Earl King, Sr VP, Auditor
Roger Michael Lanham, Sr VP, Co-Chief Inv Officer	Daniel Roger Larsen, VP, Tax
Matthew William Loveless, VP	Joseph Hanlon Lynch Jr., VP
Jill Tripp McGruder, Sr VP, Chief Marketing Officer	Jeffrey David Meek, VP
Jonathan David Niemeyer, Sr VP, CAO, & Gen Counsel	Steven Owen Reeves, VP
Denise Lynn Sparks, VP	Michael Shane Speas #, VP, Chief Info Security Officer
Thomas Martin Stapleton, VP	Charles Lawrence Thomas, VP
Brendan Matthew White, Sr VP, Co-Chief Inv Officer	Terrie Ann Wiedenheft #, VP
Edward Joseph Babbitt, VP, Sr Counsel	
John Henry Bultema III, Sr VP	
Keith Terrill Clark, MD, VP, Medical Director	
Brian Richard Doran #, VP	
Wade Matthew Fugate, VP, Controller	
Christopher Xavier Hill, VP	
Stephen Gale Hussey Jr., Sr VP	
Linda Marie Lake, Sr VP	
Todd Anthony Lee, VP	
Bruce William Maisel, VP, CCO	
Jimmy Joe Miller, Sr VP	
Michelle Ison Rice, VP	
Jeffrey Laurence Stainton, VP, Assoc Gen Counsel	
James Joseph Vance, Sr VP, Treasurer	
Aaron Jason Wolf #, VP, Chief Underwriter	

## **DIRECTORS OR TRUSTEES**

State of Ohio SS: \_\_\_\_\_  
County of Hamilton \_\_\_\_\_

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

John Finn Barrett  
Chairman of Board, President & CEO

Donald Joseph Wuebbling  
Secretary and Counsel

Wade Matthew Fugate  
VP and Controller

Subscribed and sworn to before me this  
15th day of February, 2019

- a. Is this an original filing? .....
- b. If no,
  - 1. State the amendment number.....
  - 2. Date filed .....
  - 3. Number of pages attached.....



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Alabama

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	1,024,976		0	0	0	1,024,976
2. Annuity considerations .....	12,907,701		0	(112,586)	0	12,795,115
3. Deposit-type contract funds .....	735,387	XXX		0	XXX	735,387
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)	14,668,064		0	(112,586)	0	14,555,478
DIRECT DIVIDENDS TO POLICYHOLDERS						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....	285,527		0	0	0	285,527
10. Matured endowments .....	7,184		0	0	0	7,184
11. Annuity benefits .....	3,986,331		0	552,847	0	4,539,178
12. Surrender values and withdrawals for life contracts .....	13,865,071		0	0	0	13,865,071
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....	134,452		0	0	0	134,452
15. Totals	18,278,565		0	552,847	0	18,831,412
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	0	5	0	0	0	0	0	0	0	5
17. Incurred during current year .....	6	342,706	0	0	0	0	0	0	6	342,706
Settled during current year:										
18.1 By payment in full .....	4	292,711							4	292,711
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	4	292,711	0	0	0	0	0	0	4	292,711
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	4	292,711	0	0	0	0	0	0	4	292,711
19. Unpaid Dec. 31, current year (16+17-18.6) .....	2	50,000	0	0	0	0	0	0	2	50,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	551	81,849,736	0 (a)	0	0	0	0	0	551	81,849,736
21. Issued during year .....	12	1,302,449							12	1,302,449
22. Other changes to in force (Net) .....	(17)	(1,356,120)							(17)	(1,356,120)
23. In force December 31 of current year .....	546	81,796,065	0 (a)	0	0	0	0	0	546	81,796,065

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Alaska

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		67,093	0	0	0	67,093
2. Annuity considerations .....		900,000	0	0	0	900,000
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		967,093	0	0	0	967,093
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		25,009	0	0	0	25,009
10. Matured endowments .....						
11. Annuity benefits .....		12,221	0	7,399	0	19,620
12. Surrender values and withdrawals for life contracts .....		1,911,619	0	0	0	1,911,619
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		1,948,849	0	7,399	0	1,956,248
<b>DETAILS OF WRITE-INS</b>						
1301. .....						
1302. .....						
1303. .....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	0	6	0	0	0	0	0	0	0	6
17. Incurred during current year .....	1	25,003	0	0	0	0	0	0	1	25,003
Settled during current year:										
18.1 By payment in full .....	1	25,009							1	25,009
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	1	25,009	0	0	0	0	0	0	1	25,009
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	1	25,009	0	0	0	0	0	0	1	25,009
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	72	5,887,472	0	(a)	0	0	0	0	72	5,887,472
21. Issued during year .....										
22. Other changes to in force (Net) .....	1	414,567							1	414,567
23. In force December 31 of current year .....	73	6,302,039	0	(a)	0	0	0	0	73	6,302,039

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Arizona

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	1,035,478		0	0	0	1,035,478
2. Annuity considerations .....	36,921,719		0	0	0	36,921,719
3. Deposit-type contract funds .....	636,145		XXX	0	XXX	636,145
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	38,593,342		0	0	0	38,593,342
DIRECT DIVIDENDS TO POLICYHOLDERS						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....	504,200		0	0	0	504,200
10. Matured endowments .....	57,632		0	0	0	57,632
11. Annuity benefits .....	3,421,561		0	337,450	0	3,759,011
12. Surrender values and withdrawals for life contracts .....	7,396,063		0	0	0	7,396,063
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....	204,203		0	.709	0	204,912
15. Totals .....	11,583,659		0	338,159	0	11,921,818
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	2	.50,631	0	0	0	0	0	0	2	.50,631
17. Incurred during current year .....	18	1,533,637	0	0	0	0	0	0	18	1,533,637
Settled during current year:										
18.1 By payment in full .....	18	561,832							18	.561,832
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	18	561,832	0	0	0	0	0	0	18	.561,832
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	18	561,832	0	0	0	0	0	0	18	.561,832
19. Unpaid Dec. 31, current year (16+17-18.6) .....	2	1,022,436	0	0	0	0	0	0	2	1,022,436
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	1,650	231,457,535	0	(a)	0	3,744,168	0	0	1,650	235,201,703
21. Issued during year .....	.52	5,818,395							.52	5,818,395
22. Other changes to in force (Net) .....	(105)	(19,788,755)				(871)			(105)	(19,789,626)
23. In force December 31 of current year .....	1,597	217,487,175	0	(a)	0	3,743,297	0	0	1,597	221,230,472

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Arkansas

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		340,029	0	0	0	340,029
2. Annuity considerations .....		13,824,962	0	0	0	13,824,962
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		14,164,991	0	0	0	14,164,991
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		130,432	0	0	0	130,432
10. Matured endowments .....		2,645,202	0	1,654,807	0	4,300,009
11. Annuity benefits .....		17,348,860	0	0	0	17,348,860
12. Surrender values and withdrawals for life contracts .....						
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		55,986	0	.331	0	56,317
15. Totals .....		20,180,480	0	1,655,138	0	21,835,618
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	0	.40	0	0	0	0	0	0	0	.40
17. Incurred during current year .....	5	130,391	0	0	0	0	0	0	5	130,391
Settled during current year:										
18.1 By payment in full .....	5	130,432							5	130,432
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	5	130,432	0	0	0	0	0	0	5	130,432
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	5	130,432	0	0	0	0	0	0	5	130,432
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	319	38,998,385	0	(a)	0	0	0	0	319	38,998,385
21. Issued during year .....	10	562,741							10	562,741
22. Other changes to in force (Net) .....	(10)	(1,525,393)							(10)	(1,525,393)
23. In force December 31 of current year .....	319	38,035,733	0	(a)	0	0	0	0	319	38,035,733

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF California

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		7,309,095	0	0	0	7,309,095
2. Annuity considerations .....		98,678,007	0	(301,803)	0	98,376,204
3. Deposit-type contract funds .....		8,561,860	XXX	0	XXX	8,561,860
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		114,548,962	0	(301,803)	0	114,247,159
DIRECT DIVIDENDS TO POLICYHOLDERS						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		2,370,474	0	0	0	2,370,474
10. Matured endowments .....		59,403	0	0	0	59,403
11. Annuity benefits .....		9,734,667	0	2,518,690	0	12,253,357
12. Surrender values and withdrawals for life contracts .....		15,997,770	0	5,300	0	16,003,070
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		423,328	0	0	0	423,328
15. Totals .....		28,585,642	0	2,523,990	0	31,109,632
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	15	975,580	0	0	0	0	0	0	15	.975,580
17. Incurred during current year .....	.43	2,740,394	0	0	0	0	0	0	.43	2,740,394
Settled during current year:										
18.1 By payment in full .....	.48	2,429,877							.48	2,429,877
18.2 By payment on compromised claims .....	2	.1,247							2	.1,247
18.3 Totals paid .....	.50	2,431,124	0	0	0	0	0	0	.50	2,431,124
18.4 Reduction by compromise .....	2	73,753							2	73,753
18.5 Amount rejected .....										
18.6 Total settlements .....	.52	2,504,877	0	0	0	0	0	0	.52	2,504,877
19. Unpaid Dec. 31, current year (16+17-18.6) .....	6	1,211,097	0	0	0	0	0	0	6	1,211,097
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	8,290	1,462,861,374	0	(a)	0	26,209,568	0	0	8,290	1,489,070,942
21. Issued during year .....	636	96,249,000							636	.96,249,000
22. Other changes to in force (Net) .....	(609)	(101,307,996)				(49,733)			(609)	(101,357,729)
23. In force December 31 of current year .....	8,317	1,457,802,378	0	(a)	0	26,159,835	0	0	8,317	1,483,962,213

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Colorado

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		744,841	0	0	0	744,841
2. Annuity considerations .....		34,859,835	0	0	0	34,859,835
3. Deposit-type contract funds .....		1,089,598	XXX	0	XXX	1,089,598
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		36,694,274	0	0	0	36,694,274
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		926,641	0	0	0	926,641
10. Matured endowments .....		5,207	0	0	0	5,207
11. Annuity benefits .....		3,221,571	0	140,336	0	3,361,907
12. Surrender values and withdrawals for life contracts .....		3,572,540	0	0	0	3,572,540
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		93,475	0	0	0	93,475
15. Totals .....		7,819,434	0	140,336	0	7,959,770
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	0	(111)	0	0	0	0	0	0	0	(111)
17. Incurred during current year .....	2	931,959	0	0	0	0	0	0	2	931,959
Settled during current year:										
18.1 By payment in full .....	2	931,848							2	931,848
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	2	931,848	0	0	0	0	0	0	2	931,848
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	2	931,848	0	0	0	0	0	0	2	931,848
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	693	177,016,943	0	(a)	0	1,278,871	0	0	693	178,295,814
21. Issued during year .....	7	2,265,157							7	2,265,157
22. Other changes to in force (Net) .....	(21)	(10,487,612)				0			(21)	(10,487,612)
23. In force December 31 of current year .....	679	168,794,488	0	(a)	0	1,278,871	0	0	679	170,073,359

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Connecticut

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		1,091,332	0	0	0	1,091,332
2. Annuity considerations .....		25,217,302	0	0	0	25,217,302
3. Deposit-type contract funds .....		905,148	XXX	0	XXX	905,148
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		27,213,782	0	0	0	27,213,782
DIRECT DIVIDENDS TO POLICYHOLDERS						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....						
10. Matured endowments .....						
11. Annuity benefits .....		1,707,697	0	691,616	0	2,399,313
12. Surrender values and withdrawals for life contracts .....		2,666,590	0	0	0	2,666,590
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		33,835	0	0	0	33,835
15. Totals .....		4,408,122	0	691,616	0	5,099,738
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	0	.32	0	0	0	0	0	0	0	.32
17. Incurred during current year .....	0	(32)	0	0	0	0	0	0	0	(32)
Settled during current year:										
18.1 By payment in full .....										
18.2 By payment on compromised claims .....										
18.3 Totals paid .....										
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....										
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	351	88,146,343	0 (a)	0	0	0	0	0	351	88,146,343
21. Issued during year .....	23	2,042,370							.23	2,042,370
22. Other changes to in force (Net) .....	(22)	(7,656,989)							(22)	(7,656,989)
23. In force December 31 of current year .....	352	82,531,724	0 (a)	0	0	0	0	0	352	82,531,724

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Delaware

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		447,523	0	0	0	447,523
2. Annuity considerations .....		6,770,122	0	0	0	6,770,122
3. Deposit-type contract funds .....		280,000	XXX	0	XXX	280,000
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		7,497,645	0	0	0	7,497,645
DIRECT DIVIDENDS TO POLICYHOLDERS						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....						
10. Matured endowments .....						
11. Annuity benefits .....		337,052	0	15,552	0	352,604
12. Surrender values and withdrawals for life contracts .....		180,264	0	0	0	180,264
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		4,042	0	0	0	4,042
15. Totals .....		521,358	0	15,552	0	536,910
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....										
Settled during current year:										
18.1 By payment in full .....										
18.2 By payment on compromised claims .....										
18.3 Totals paid .....										
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....										
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	159	31,378,908	0	(a)		0	0	0	159	31,378,908
21. Issued during year .....	14	620,978							14	620,978
22. Other changes to in force (Net) .....	(10)	(6,711,992)							(10)	(6,711,992)
23. In force December 31 of current year .....	163	25,287,894	0	(a)		0	0	0	163	25,287,894

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF District of Columbia

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		262,464	0	0	0	262,464
2. Annuity considerations .....		3,961,952	0	0	0	3,961,952
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		4,224,416	0	0	0	4,224,416
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		93,207	0	0	0	93,207
10. Matured endowments .....						
11. Annuity benefits .....		209,792	0	3,288	0	213,080
12. Surrender values and withdrawals for life contracts .....		177,733	0	0	0	177,733
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		11,529	0	0	0	11,529
15. Totals		492,261	0	3,288	0	495,549
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	0	.28	0	0	0	0	0	0	0	.28
17. Incurred during current year .....	2	133,180	0	0	0	0	0	0	2	133,180
Settled during current year:										
18.1 By payment in full .....	1	93,207							1	93,207
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	1	93,207	0	0	0	0	0	0	1	93,207
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	1	93,207	0	0	0	0	0	0	1	93,207
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	40,000	0	0	0	0	0	0	1	40,000
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	186	21,574,556	0	(a)	0	0	0	0	186	21,574,556
21. Issued during year .....	14	1,776,658							14	1,776,658
22. Other changes to in force (Net) .....	(14)	(1,430,675)							(14)	(1,430,675)
23. In force December 31 of current year .....	186	21,920,539	0	(a)	0	0	0	0	186	21,920,539

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Florida

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		14,901,152	0	0	0	14,901,152
2. Annuity considerations .....		111,059,218	0	0	0	111,059,218
3. Deposit-type contract funds .....		3,464,868	XXX	0	XXX	3,464,868
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		129,425,238	0	0	0	129,425,238
DIRECT DIVIDENDS TO POLICYHOLDERS						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		.7,154,438	0	0	0	.7,154,438
10. Matured endowments .....		.68,137	0	0	0	.68,137
11. Annuity benefits .....		14,000,784	0	1,357,706	0	15,358,490
12. Surrender values and withdrawals for life contracts .....		35,986,196	0	0	0	35,986,196
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		.893,494	0	0	0	.893,494
15. Totals .....		58,103,049	0	1,357,706	0	59,460,755
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	25	1,207,743	0	0	0	0	0	0	25	1,207,743
17. Incurred during current year .....	128	6,933,665	0	0	0	0	0	0	128	6,933,665
Settled during current year:										
18.1 By payment in full .....	137	7,222,575							137	7,222,575
18.2 By payment on compromised claims .....	2	3,249							2	3,249
18.3 Totals paid .....	139	7,225,824	0	0	0	0	0	0	139	7,225,824
18.4 Reduction by compromise .....	2	46,751							2	46,751
18.5 Amount rejected .....										
18.6 Total settlements .....	141	7,272,575	0	0	0	0	0	0	141	7,272,575
19. Unpaid Dec. 31, current year (16+17-18.6) .....	12	868,833	0	0	0	0	0	0	12	868,833
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	12,609	1,309,573,829	0	(a)	0	0	0	0	12,609	1,309,573,829
21. Issued during year .....	556	87,615,185							556	87,615,185
22. Other changes to in force (Net) .....	(838)	(89,177,795)							(838)	(89,177,795)
23. In force December 31 of current year .....	12,327	1,308,011,219	0	(a)	0	0	0	0	12,327	1,308,011,219

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Georgia

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	1,708,029		0	0	0	1,708,029
2. Annuity considerations .....	32,830,888		0	0	0	32,830,888
3. Deposit-type contract funds .....	1,464,350		XXX	0	XXX	1,464,350
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	36,003,267		0	0	0	36,003,267
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....	3,397,096		0	0	0	3,397,096
10. Matured endowments .....	4,509		0	0	0	4,509
11. Annuity benefits .....	5,711,209		0	1,022,481	0	6,733,690
12. Surrender values and withdrawals for life contracts .....	8,468,769		0	581	0	8,469,350
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....	447,332		0	0	0	447,332
15. Totals .....	18,028,915		0	1,023,062	0	19,051,977
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	.1	.21,771	0	0	0	0	0	0	.1	.21,771
17. Incurred during current year .....	.25	3,593,326	0	0	0	0	0	0	.25	3,593,326
Settled during current year:										
18.1 By payment in full .....	.19	3,401,605							.19	3,401,605
18.2 By payment on compromised claims .....	.1	.605							.1	.605
18.3 Totals paid .....	.20	3,402,210	0	0	0	0	0	0	.20	3,402,210
18.4 Reduction by compromise .....	.1	.49,395							.1	.49,395
18.5 Amount rejected .....										
18.6 Total settlements .....	.21	3,451,605	0	0	0	0	0	0	.21	3,451,605
19. Unpaid Dec. 31, current year (16+17-18.6) .....	5	163,492	0	0	0	0	0	0	5	163,492
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	2,349	438,034,843	0	(a)	0	0	0	0	2,349	438,034,843
21. Issued during year .....	.63	6,770,081							.63	6,770,081
22. Other changes to in force (Net) .....	(124)	(14,422,489)							(124)	(14,422,489)
23. In force December 31 of current year .....	2,288	430,382,435	0	(a)	0	0	0	0	2,288	430,382,435

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Hawaii

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	.993,181		0	0	0	.993,181
2. Annuity considerations .....	4,343,245		0	0	0	4,343,245
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)	5,336,426		0	0	0	5,336,426
DIRECT DIVIDENDS TO POLICYHOLDERS						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....	145,537		0	0	0	.145,537
10. Matured endowments .....						
11. Annuity benefits .....	3,979,863		0	.90,153	0	4,070,016
12. Surrender values and withdrawals for life contracts .....	35,215,922		0	0	0	35,215,922
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....	402,331		0	0	0	.402,331
15. Totals	39,743,653		0	.90,153	0	39,833,806
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	2	435,337	0	0	0	0	0	0	2	.435,337
Settled during current year:										
18.1 By payment in full .....	1	145,537							1	.145,537
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	1	145,537	0	0	0	0	0	0	1	.145,537
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	1	145,537	0	0	0	0	0	0	1	.145,537
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	289,800	0	0	0	0	0	0	1	289,800
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	163	24,536,898	0	(a)	0	2,702,150	0	0	163	.27,239,048
21. Issued during year .....	13	1,583,660							13	1,583,660
22. Other changes to in force (Net) .....	(14)	(1,683,288)				(8,570)			(14)	(1,691,858)
23. In force December 31 of current year .....	162	24,437,270	0	(a)	0	2,693,580	0	0	162	27,130,850

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Idaho

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		101,010	0	0	0	101,010
2. Annuity considerations .....		5,415,929	0	0	0	5,415,929
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		5,516,939	0	0	0	5,516,939
DIRECT DIVIDENDS TO POLICYHOLDERS						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....						
10. Matured endowments .....						
11. Annuity benefits .....		794,577	0	41,098	0	835,675
12. Surrender values and withdrawals for life contracts .....		2,301,755	0	0	0	2,301,755
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		22,921	0	0	0	22,921
15. Totals .....		3,119,253	0	41,098	0	3,160,351
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	0	(4,724)	0	0	0	0	0	0	0	(4,724)
17. Incurred during current year .....	0	4,724	0	0	0	0	0	0	0	4,724
Settled during current year:										
18.1 By payment in full .....										
18.2 By payment on compromised claims .....										
18.3 Totals paid .....										
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....										
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	.96	19,584,288	0 (a)	0	2,608,373	0	0	.96	22,192,661	
21. Issued during year .....	4	127,502						4	127,502	
22. Other changes to in force (Net) .....	2	1,499,501			(11,446)			2	1,488,055	
23. In force December 31 of current year .....	102	21,211,291	0 (a)	0	2,596,927	0	0	102	23,808,218	

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Illinois

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		14,547,569	0	0	0	14,547,569
2. Annuity considerations .....		58,413,279	0	(246,889)	0	58,166,390
3. Deposit-type contract funds .....		748,153	XXX	0	XXX	748,153
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		73,709,001	0	(246,889)	0	73,462,112
DIRECT DIVIDENDS TO POLICYHOLDERS						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		9,782,118	0	0	0	9,782,118
10. Matured endowments .....		146,167	0	0	0	146,167
11. Annuity benefits .....		20,636,628	0	1,342,575	0	21,979,203
12. Surrender values and withdrawals for life contracts .....		48,559,863	0	0	0	48,559,863
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		965,548	0	.869	0	.966,417
15. Totals .....		80,090,324	0	1,343,444	0	81,433,768
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	16	1,751,291	0	0	0	0	0	0	16	1,751,291
17. Incurred during current year .....	160	9,058,885	0	0	0	0	0	0	160	9,058,885
Settled during current year:										
18.1 By payment in full .....	167	9,928,285							167	9,928,285
18.2 By payment on compromised claims .....	2	3,865							2	3,865
18.3 Totals paid .....	169	9,932,150	0	0	0	0	0	0	169	9,932,150
18.4 Reduction by compromise .....	2	221,135							2	221,135
18.5 Amount rejected .....										
18.6 Total settlements .....	171	10,153,285	0	0	0	0	0	0	171	10,153,285
19. Unpaid Dec. 31, current year (16+17-18.6) .....	5	656,892	0	0	0	0	0	0	5	656,892
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	17,550	1,763,987,977	0	(a)	0	0	0	0	17,550	1,763,987,977
21. Issued during year .....	747	101,275,526							747	101,275,526
22. Other changes to in force (Net) .....	(1,250)	(109,471,410)							(1,250)	(109,471,410)
23. In force December 31 of current year .....	17,047	1,755,792,093	0	(a)	0	0	0	0	17,047	1,755,792,093

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Indiana

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		18,857,037	0	0	0	18,857,037
2. Annuity considerations .....		18,129,522	0	10,846,987	0	28,976,509
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		36,986,559	0	10,846,987	0	47,833,546
DIRECT DIVIDENDS TO POLICYHOLDERS						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		10,463,719	0	0	0	10,463,719
10. Matured endowments .....		195,010	0	0	0	195,010
11. Annuity benefits .....		10,793,720	0	841,024	0	11,634,744
12. Surrender values and withdrawals for life contracts .....		28,493,086	0	0	0	28,493,086
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		920,252	0	1,567	0	921,819
15. Totals .....		50,865,787	0	842,591	0	51,708,378
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	18	1,194,229	0	0	0	0	0	0	18	1,194,229
17. Incurred during current year .....	223	10,409,669	0	0	0	0	0	0	223	10,409,669
Settled during current year:										
18.1 By payment in full .....	226	10,658,729							226	10,658,729
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	226	10,658,729	0	0	0	0	0	0	226	10,658,729
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	226	10,658,729	0	0	0	0	0	0	226	10,658,729
19. Unpaid Dec. 31, current year (16+17-18.6) .....	15	945,170	0	0	0	0	0	0	15	945,170
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	21,932	1,561,895,840	0	(a)	0	0	0	0	21,932	1,561,895,840
21. Issued during year .....	762	102,910,598							762	102,910,598
22. Other changes to in force (Net) .....	(1,513)	(132,058,006)							(1,513)	(132,058,006)
23. In force December 31 of current year .....	21,181	1,532,748,432	0	(a)	0	0	0	0	21,181	1,532,748,432

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Iowa

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	157,769		0	0	0	157,769
2. Annuity considerations .....	6,031,105		0	0	0	6,031,105
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)	6,188,874		0	0	0	6,188,874
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....	350,487		0	0	0	350,487
10. Matured endowments .....	3,436		0	0	0	3,436
11. Annuity benefits .....	2,123,318		0	44,288	0	2,167,606
12. Surrender values and withdrawals for life contracts .....	7,612,819		0	0	0	7,612,819
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....	87,912		0	0	0	87,912
15. Totals	10,177,972		0	44,288	0	10,222,260
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	0	2	0	0	0	0	0	0	0	2
17. Incurred during current year .....	3	353,921	0	0	0	0	0	0	3	353,921
Settled during current year:										
18.1 By payment in full .....	3	353,923							3	353,923
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	3	353,923	0	0	0	0	0	0	3	353,923
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	3	353,923	0	0	0	0	0	0	3	353,923
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	347	46,689,246	0	(a)	0	0	0	0	347	46,689,246
21. Issued during year .....	4	330,185							4	330,185
22. Other changes to in force (Net) .....	(36)	(4,326,376)							(36)	(4,326,376)
23. In force December 31 of current year .....	315	42,693,055	0	(a)	0	0	0	0	315	42,693,055

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Kansas

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		737,223	0	0	0	737,223
2. Annuity considerations .....		6,534,770	0	0	0	6,534,770
3. Deposit-type contract funds .....		529,721	XXX	0	XXX	529,721
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		7,801,714	0	0	0	7,801,714
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		158,072	0	0	0	158,072
10. Matured endowments .....		17,966	0	0	0	17,966
11. Annuity benefits .....		2,719,224	0	129,096	0	2,848,320
12. Surrender values and withdrawals for life contracts .....		4,887,549	0	0	0	4,887,549
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		108,568	0	0	0	108,568
15. Totals .....		7,891,379	0	129,096	0	8,020,475
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	1	26,516	0	0	0	0	0	0	1	26,516
17. Incurred during current year .....	3	149,522	0	0	0	0	0	0	3	149,522
Settled during current year:										
18.1 By payment in full .....	4	176,038							4	176,038
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	4	176,038	0	0	0	0	0	0	4	176,038
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	4	176,038	0	0	0	0	0	0	4	176,038
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	1,271	123,096,459	0	(a)		0	0	0	1,271	123,096,459
21. Issued during year .....	.38	4,695,057							.38	4,695,057
22. Other changes to in force (Net) .....	(78)	(7,737,358)							(78)	(7,737,358)
23. In force December 31 of current year .....	1,231	120,054,158	0	(a)		0	0	0	1,231	120,054,158

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Kentucky

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		12,685,001	0	0	0	12,685,001
2. Annuity considerations .....		12,686,512	0	0	0	12,686,512
3. Deposit-type contract funds .....		293,810	XXX	0	XXX	293,810
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		25,665,323	0	0	0	25,665,323
DIRECT DIVIDENDS TO POLICYHOLDERS						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		4,667,395	0	0	0	4,667,395
10. Matured endowments .....		37,300	0	0	0	37,300
11. Annuity benefits .....		6,822,544	0	1,264,635	0	8,087,179
12. Surrender values and withdrawals for life contracts .....		17,172,973	0	4,000	0	17,176,973
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		628,170	0	0	0	628,170
15. Totals .....		29,328,382	0	1,268,635	0	30,597,017
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	4	83,012	0	0	0	0	0	0	4	83,012
17. Incurred during current year .....	108	5,204,344	0	0	0	0	0	0	108	5,204,344
Settled during current year:										
18.1 By payment in full .....	100	4,704,695							100	4,704,695
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	100	4,704,695	0	0	0	0	0	0	100	4,704,695
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	100	4,704,695	0	0	0	0	0	0	100	4,704,695
19. Unpaid Dec. 31, current year (16+17-18.6) .....	12	582,661	0	0	0	0	0	0	12	582,661
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	10,046	847,858,752	0 (a)	0	0	0	0	0	10,046	847,858,752
21. Issued during year .....	452	60,865,255							452	60,865,255
22. Other changes to in force (Net) .....	(745)	(67,051,563)							(745)	(67,051,563)
23. In force December 31 of current year .....	9,753	841,672,444	0 (a)	0	0	0	0	0	9,753	841,672,444

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Louisiana

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	5,617,823		0	0	0	5,617,823
2. Annuity considerations .....	26,399,369		0	0	0	26,399,369
3. Deposit-type contract funds .....	1,297,809		XXX	0	XXX	1,297,809
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	33,315,001		0	0	0	33,315,001
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....	2,793,628		0	0	0	2,793,628
10. Matured endowments .....	18,884		0	0	0	18,884
11. Annuity benefits .....	6,772,922		0	394,537	0	7,167,459
12. Surrender values and withdrawals for life contracts .....	27,245,586		0	0	0	27,245,586
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....	402,892		0	0	0	402,892
15. Totals .....	37,233,912		0	394,537	0	37,628,449
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	.11	328,015	0	0	0	0	0	0	.11	.328,015
17. Incurred during current year .....	.64	2,918,830	0	0	0	0	0	0	.64	2,918,830
Settled during current year:										
18.1 By payment in full .....	.65	2,812,512							.65	2,812,512
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	.65	2,812,512	0	0	0	0	0	0	.65	2,812,512
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	.65	2,812,512	0	0	0	0	0	0	.65	2,812,512
19. Unpaid Dec. 31, current year (16+17-18.6) .....	10	434,333	0	0	0	0	0	0	10	434,333
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	7,569	491,390,395	0	(a)	0	0	0	0	7,569	491,390,395
21. Issued during year .....	270	25,515,829							270	25,515,829
22. Other changes to in force (Net) .....	(432)	(30,138,169)							(432)	(30,138,169)
23. In force December 31 of current year .....	7,407	486,768,055	0	(a)	0	0	0	0	7,407	486,768,055

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Maine

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		100,617	0	0	0	100,617
2. Annuity considerations .....		3,665,667	0	0	0	3,665,667
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		3,766,284	0	0	0	3,766,284
DIRECT DIVIDENDS TO POLICYHOLDERS						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		35,601	0	0	0	35,601
10. Matured endowments .....				15,948		401,818
11. Annuity benefits .....		385,870	0			
12. Surrender values and withdrawals for life contracts .....		173,869	0			173,869
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		27,377	0	0	0	27,377
15. Totals		622,717	0	15,948	0	638,665
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	0	2	0	0	0	0	0	0	0	2
17. Incurred during current year .....	1	35,599	0	0	0	0	0	0	1	35,599
Settled during current year:										
18.1 By payment in full .....	1	35,601							1	35,601
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	1	35,601	0	0	0	0	0	0	1	35,601
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	1	35,601	0	0	0	0	0	0	1	35,601
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	39	6,792,126	0 (a)	0	0	0	0	0	39	6,792,126
21. Issued during year .....										
22. Other changes to in force (Net) .....	1	272,876							1	272,876
23. In force December 31 of current year .....	40	7,065,002	0 (a)	0	0	0	0	0	40	7,065,002

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Maryland

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		3,979,007	0	0	0	3,979,007
2. Annuity considerations .....		25,725,355	0	(3,092)	0	25,722,263
3. Deposit-type contract funds .....		740,674	XXX	0	XXX	740,674
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		30,445,036	0	(3,092)	0	30,441,944
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		882,471	0	0	0	.882,471
10. Matured endowments .....						
11. Annuity benefits .....		3,706,021	0	110,286	0	3,816,307
12. Surrender values and withdrawals for life contracts .....		11,484,461	0	0	0	11,484,461
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		305,102	0	0	0	.305,102
15. Totals .....		16,378,055	0	110,286	0	16,488,341
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1	2	Credit Life (Group and Individual)		5	6	7	8	9	10
	No.	Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	3	193,856	0	0	0	0	0	0	3	.193,856
17. Incurred during current year .....	11	788,615	0	0	0	0	0	0	11	.788,615
Settled during current year:										
18.1 By payment in full .....	13	882,471							13	.882,471
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	13	882,471	0	0	0	0	0	0	13	.882,471
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	13	882,471	0	0	0	0	0	0	13	.882,471
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	100,000	0	0	0	0	0	0	1	100,000
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	2,493	323,006,748	0	(a)	0	0	0	0	2,493	323,006,748
21. Issued during year .....	216	25,937,694							216	.25,937,694
22. Other changes to in force (Net) .....	(214)	(37,197,326)							(214)	(37,197,326)
23. In force December 31 of current year .....	2,495	311,747,116	0	(a)	0	0	0	0	2,495	311,747,116

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Massachusetts

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	.565,454		0	0	0	.565,454
2. Annuity considerations .....	87,567,392		0	0	0	87,567,392
3. Deposit-type contract funds .....	2,686,837		XXX	0	XXX	2,686,837
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)	90,819,683		0	0	0	90,819,683
DIRECT DIVIDENDS TO POLICYHOLDERS						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....	249,401		0	0	0	249,401
10. Matured endowments .....						
11. Annuity benefits .....	3,803,705		0	119,956	0	3,923,661
12. Surrender values and withdrawals for life contracts .....	4,553,579		0	0	0	4,553,579
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....	50,447		0	0	0	50,447
15. Totals	8,657,132		0	119,956	0	8,777,088
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	1	102,845	0	0	0	0	0	0	1	102,845
17. Incurred during current year .....	2	211,234	0	0	0	0	0	0	2	211,234
Settled during current year:										
18.1 By payment in full .....	2	249,401							2	249,401
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	2	249,401	0	0	0	0	0	0	2	249,401
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	2	249,401	0	0	0	0	0	0	2	249,401
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	64,679	0	0	0	0	0	0	1	64,679
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	148	21,188,303	0	(a)	0	0	0	0	148	21,188,303
21. Issued during year .....	11	1,031,812							11	1,031,812
22. Other changes to in force (Net) .....	(9)	(1,079,307)							(9)	(1,079,307)
23. In force December 31 of current year .....	150	21,140,808	0	(a)	0	0	0	0	150	21,140,808

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Michigan

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		10,078,030	0	0	0	10,078,030
2. Annuity considerations .....		61,443,456	0	73,059,893	0	134,503,349
3. Deposit-type contract funds .....		1,913,506	XXX	0	XXX	1,913,506
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		73,434,992	0	73,059,893	0	146,494,885
DIRECT DIVIDENDS TO POLICYHOLDERS						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		7,200,294	0	0	0	7,200,294
10. Matured endowments .....		96,524	0	0	0	96,524
11. Annuity benefits .....		17,899,870	0	2,719,213	0	20,619,083
12. Surrender values and withdrawals for life contracts .....		49,584,453	0	345	0	49,584,798
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		466,623	0	0	0	466,623
15. Totals .....		75,247,764	0	2,719,558	0	77,967,322
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	13	1,109,645	0	0	0	0	0	0	13	1,109,645
17. Incurred during current year .....	131	7,073,348	0	0	0	0	0	0	131	7,073,348
Settled during current year:										
18.1 By payment in full .....	131	7,296,818							131	7,296,818
18.2 By payment on compromised claims .....	2	1,739							2	1,739
18.3 Totals paid .....	133	7,298,557	0	0	0	0	0	0	133	7,298,557
18.4 Reduction by compromise .....	2	398,261							2	398,261
18.5 Amount rejected .....										
18.6 Total settlements .....	135	7,696,818	0	0	0	0	0	0	135	7,696,818
19. Unpaid Dec. 31, current year (16+17-18.6) .....	9	486,175	0	0	0	0	0	0	9	486,175
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	11,153	956,915,488	0	(a)	0	0	0	0	11,153	956,915,488
21. Issued during year .....	301	33,396,979							301	33,396,979
22. Other changes to in force (Net) .....	(859)	(80,502,390)							(859)	(80,502,390)
23. In force December 31 of current year .....	10,595	909,810,077	0	(a)	0	0	0	0	10,595	909,810,077

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Minnesota

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	2,773,048		0	0	0	2,773,048
2. Annuity considerations .....	26,507,235		0	26,515,697	0	53,022,932
3. Deposit-type contract funds .....	367,274	XXX		0	XXX	367,274
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)	29,647,557		0	26,515,697	0	56,163,254
DIRECT DIVIDENDS TO POLICYHOLDERS						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....	1,386,395		0	0	0	1,386,395
10. Matured endowments .....						
11. Annuity benefits .....	4,345,791		0	680,959	0	5,026,750
12. Surrender values and withdrawals for life contracts .....	8,727,562		0	0	0	8,727,562
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....	335,061		0	0	0	335,061
15. Totals	14,794,809		0	680,959	0	15,475,768
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	3	145,820	0	0	0	0	0	0	3	145,820
17. Incurred during current year .....	24	1,565,575	0	0	0	0	0	0	24	1,565,575
Settled during current year:										
18.1 By payment in full .....	22	1,386,395							22	1,386,395
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	22	1,386,395	0	0	0	0	0	0	22	1,386,395
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	22	1,386,395	0	0	0	0	0	0	22	1,386,395
19. Unpaid Dec. 31, current year (16+17-18.6) .....	5	325,000	0	0	0	0	0	0	5	325,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	2,676	327,107,705	0	(a)	0	0	0	0	2,676	327,107,705
21. Issued during year .....	292	41,313,192							292	41,313,192
22. Other changes to in force (Net) .....	(102)	(20,086,047)							(102)	(20,086,047)
23. In force December 31 of current year .....	2,866	348,334,850	0	(a)	0	0	0	0	2,866	348,334,850

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Mississippi

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		2,155,031	0	0	0	2,155,031
2. Annuity considerations .....		8,786,446	0	0	0	8,786,446
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		10,941,477	0	0	0	10,941,477
DIRECT DIVIDENDS TO POLICYHOLDERS						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		599,379	0	0	0	.599,379
10. Matured endowments .....		7,362	0	0	0	7,362
11. Annuity benefits .....		4,850,785	0	157,351	0	5,008,136
12. Surrender values and withdrawals for life contracts .....		46,118,003	0	0	0	46,118,003
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		159,564	0	0	0	.159,564
15. Totals .....		51,735,093	0	157,351	0	51,892,444
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	1	43,563	0	0	0	0	0	0	1	43,563
17. Incurred during current year .....	8	728,027	0	0	0	0	0	0	8	.728,027
Settled during current year:										
18.1 By payment in full .....	8	606,741							8	.606,741
18.2 By payment on compromised claims .....	1	100,000							1	.100,000
18.3 Totals paid .....	9	706,741	0	0	0	0	0	0	9	.706,741
18.4 Reduction by compromise .....	1	64,850							1	.64,850
18.5 Amount rejected .....										
18.6 Total settlements .....	10	771,591	0	0	0	0	0	0	10	.771,591
19. Unpaid Dec. 31, current year (16+17-18.6) .....	(1)	0	0	0	0	0	0	0	(1)	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	532	64,654,817	0	(a)	0	0	0	0	532	64,654,817
21. Issued during year .....	.43	3,875,061							.43	3,875,061
22. Other changes to in force (Net) .....	(47)	(5,556,205)							(47)	(5,556,205)
23. In force December 31 of current year .....	528	62,973,673	0	(a)	0	0	0	0	528	62,973,673

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Missouri

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		4,430,011	0	0	0	4,430,011
2. Annuity considerations .....		23,718,927	0	0	0	23,718,927
3. Deposit-type contract funds .....		2,922,323	XXX	0	XXX	2,922,323
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		31,071,261	0	0	0	31,071,261
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		3,484,276	0	0	0	3,484,276
10. Matured endowments .....		75,522	0	0	0	75,522
11. Annuity benefits .....		10,497,401	0	318,566	0	10,815,967
12. Surrender values and withdrawals for life contracts .....		35,310,973	0	0	0	35,310,973
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		505,693	0	0	0	505,693
15. Totals .....		49,873,865	0	318,566	0	50,192,431
<b>DETAILS OF WRITE-INS</b>						
1301. .....						
1302. .....						
1303. .....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	3	211,395	0	0	0	0	0	0	3	211,395
17. Incurred during current year .....	.53	3,488,403	0	0	0	0	0	0	.53	3,488,403
Settled during current year:										
18.1 By payment in full .....	.54	3,559,798							.54	3,559,798
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	.54	3,559,798	0	0	0	0	0	0	.54	3,559,798
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	.54	3,559,798	0	0	0	0	0	0	.54	3,559,798
19. Unpaid Dec. 31, current year (16+17-18.6) .....	2	140,000	0	0	0	0	0	0	2	140,000
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	5,576	456,566,791	0	(a)	0	0	0	0	5,576	456,566,791
21. Issued during year .....	193	25,218,276							193	25,218,276
22. Other changes to in force (Net) .....	(509)	(50,034,403)							(509)	(50,034,403)
23. In force December 31 of current year .....	5,260	431,750,664	0	(a)	0	0	0	0	5,260	431,750,664

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Montana

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	.35,996		0	0	0	.35,996
2. Annuity considerations .....	.4,413,668		0	0	0	.4,413,668
3. Deposit-type contract funds .....		XXX			XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)	4,449,664		0	0	0	4,449,664
DIRECT DIVIDENDS TO POLICYHOLDERS						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....	.49,791		0	0	0	.49,791
10. Matured endowments .....						
11. Annuity benefits .....	.414,121		0	104,202	0	.518,323
12. Surrender values and withdrawals for life contracts .....	.254,276		0	0	0	.254,276
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....	.750		0	0	0	.750
15. Totals	718,938		0	104,202	0	823,140
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	.1	.49,791	0	0	0	0	0	0	.1	.49,791
Settled during current year:										
18.1 By payment in full .....	.1	.49,791							.1	.49,791
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	.1	.49,791	0	0	0	0	0	0	.1	.49,791
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	.1	.49,791	0	0	0	0	0	0	.1	.49,791
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	.76	10,957,451	0 (a)	0	0	0	0	0	.76	10,957,451
21. Issued during year .....										
22. Other changes to in force (Net) .....	-(8)	-(851,303)							-(8)	-(851,303)
23. In force December 31 of current year .....	68	10,106,148	0 (a)	0	0	0	0	0	68	10,106,148

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Nebraska

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		76,638	0	0	0	76,638
2. Annuity considerations .....		4,060,957	0	0	0	4,060,957
3. Deposit-type contract funds .....		175,000	XXX	0	XXX	175,000
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		4,312,595	0	0	0	4,312,595
DIRECT DIVIDENDS TO POLICYHOLDERS						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		300,685	0	0	0	300,685
10. Matured endowments .....						
11. Annuity benefits .....		474,124	0	24,805	0	498,929
12. Surrender values and withdrawals for life contracts .....		4,966,863	0	0	0	4,966,863
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		25,252	0	0	0	25,252
15. Totals .....		5,766,924	0	24,805	0	5,791,729
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	0	2	0	0	0	0	0	0	0	2
17. Incurred during current year .....	0	300,683	0	0	0	0	0	0	0	300,683
Settled during current year:										
18.1 By payment in full .....	0	300,685								300,685
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	0	300,685	0	0	0	0	0	0	0	300,685
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	0	300,685	0	0	0	0	0	0	0	300,685
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	126	30,373,247	0 (a)	0	0	0	0	0	126	30,373,247
21. Issued during year .....	1	25,000							1	25,000
22. Other changes to in force (Net) .....	(7)	(2,791,421)							(7)	(2,791,421)
23. In force December 31 of current year .....	120	27,606,826	0 (a)	0	0	0	0	0	120	27,606,826

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Nevada

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		452,481	0	0	0	452,481
2. Annuity considerations .....		3,557,693	0	0	0	3,557,693
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		4,010,174	0	0	0	4,010,174
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		263,163	0	0	0	263,163
10. Matured endowments .....		1,786	0	0	0	1,786
11. Annuity benefits .....		844,292	0	199,165	0	1,043,457
12. Surrender values and withdrawals for life contracts .....		1,439,391	0	0	0	1,439,391
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		13,765	0	0	0	13,765
15. Totals .....		2,562,397	0	199,165	0	2,761,562
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	0	(143)	0	0	0	0	0	0	0	(143)
17. Incurred during current year .....	3	265,092	0	0	0	0	0	0	3	265,092
Settled during current year:										
18.1 By payment in full .....	3	264,949							3	264,949
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	3	264,949	0	0	0	0	0	0	3	264,949
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	3	264,949	0	0	0	0	0	0	3	264,949
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	463	104,239,625	0	(a)	0	0	0	0	463	104,239,625
21. Issued during year .....	136	21,399,231							136	21,399,231
22. Other changes to in force (Net) .....	(69)	(17,574,597)							(69)	(17,574,597)
23. In force December 31 of current year .....	530	108,064,259	0	(a)	0	0	0	0	530	108,064,259

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



**ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company**

DIRECT BUSINESS IN THE STATE OF New Hampshire

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

1 DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	2 Ordinary	3 Credit Life (Group and Individual)	4 Group	5 Industrial	5 Total
1. Life insurance .....	8,469	0	0	0	8,469
2. Annuity considerations .....	2,188,974	0	0	0	2,188,974
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4)	2,197,443	0	0	0	2,197,443
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
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 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....					
10. Matured endowments .....					
11. Annuity benefits .....	577,520	0	31,780	0	609,300
12. Surrender values and withdrawals for life contracts .....	62,378	0	0	0	62,378
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	35,401	0	0	0	35,401
15. Totals	675,299	0	31,780	0	707,079
<b>DETAILS OF WRITE-INS</b>					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	0	.95	0	0	0	0	0	0	0	.95
17. Incurred during current year Settled during current year:	0	(95)	0	0	0	0	0	0	0	(95)
18.1 By payment in full .....										
18.2 By payment on compromised claims .....										
18.3 Totals paid .....										
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....										
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year .....	18	2,781,696	0	(a)	0	0	0	0	18	2,781,696
21. Issued during year .....										
22. Other changes to in force (Net) .....	2	179,545							2	179,545
23. In force December 31 of current year .....	20	2,961,241	0	(a)	0	0	0	0	20	2,961,241

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



**ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company**

DIRECT BUSINESS IN THE STATE OF New Jersey

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		4,513,125	0	0	0	4,513,125
2. Annuity considerations .....		62,874,806	0	12,928,362	0	75,803,168
3. Deposit-type contract funds .....		774,862	XXX	0	XXX	774,862
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		68,162,793	0	12,928,362	0	81,091,155
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		107,655	0	0	0	107,655
10. Matured endowments .....		2,646,374	0	634,158	0	3,280,532
11. Annuity benefits .....		2,110,682	0	0	0	2,110,682
12. Surrender values and withdrawals for life contracts .....						
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		78,828	0	0	0	78,828
15. Totals .....		4,943,539	0	634,158	0	5,577,697
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	0	.509	0	0	0	0	0	0	0	.509
17. Incurred during current year .....	4	148,410	0	0	0	0	0	0	4	148,410
Settled during current year:										
18.1 By payment in full .....	3	107,655							3	107,655
18.2 By payment on compromised claims .....	1	.30,000							1	.30,000
18.3 Totals paid .....	4	137,655	0	0	0	0	0	0	4	137,655
18.4 Reduction by compromise .....	1	.11,264							1	.11,264
18.5 Amount rejected .....										
18.6 Total settlements .....	5	148,919	0	0	0	0	0	0	5	148,919
19. Unpaid Dec. 31, current year (16+17-18.6) .....	(1)	0	0	0	0	0	0	0	(1)	0
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	896	282,384,224	0	(a)	0	0	0	0	896	282,384,224
21. Issued during year .....	.47	9,080,892							.47	9,080,892
22. Other changes to in force (Net) .....	(42)	(9,942,235)							(42)	(9,942,235)
23. In force December 31 of current year .....	901	281,522,881	0	(a)	0	0	0	0	901	281,522,881

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF New Mexico

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		154,253	0	0	0	154,253
2. Annuity considerations .....		14,715,154	0	0	0	14,715,154
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		14,869,407	0	0	0	14,869,407
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		500,924	0	0	0	500,924
10. Matured endowments .....		205	0	0	0	205
11. Annuity benefits .....		2,341,977	0	86,911	0	2,428,888
12. Surrender values and withdrawals for life contracts .....		5,077,372	0	0	0	5,077,372
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		49,286	0	0	0	49,286
15. Totals .....		7,969,764	0	86,911	0	8,056,675
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	1	9,805	0	0	0	0	0	0	1	9,805
17. Incurred during current year .....	0	491,324	0	0	0	0	0	0	0	491,324
Settled during current year:										
18.1 By payment in full .....	1	501,129							1	501,129
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	1	501,129	0	0	0	0	0	0	1	501,129
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	1	501,129	0	0	0	0	0	0	1	501,129
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	170	32,046,627	0	(a)	0	0	0	0	170	32,046,627
21. Issued during year .....	1	64,374							1	64,374
22. Other changes to in force (Net) .....	(10)	(1,071,317)							(10)	(1,071,317)
23. In force December 31 of current year .....	161	31,039,684	0	(a)	0	0	0	0	161	31,039,684

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF New York

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		237,860	0	0	0	237,860
2. Annuity considerations .....		201,640	0	0	0	201,640
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		439,500	0	0	0	439,500
DIRECT DIVIDENDS TO POLICYHOLDERS						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		50,618	0	0	0	50,618
10. Matured endowments .....		7,628	0	0	0	7,628
11. Annuity benefits .....		1,005,257	0	181,174	0	1,186,431
12. Surrender values and withdrawals for life contracts .....		1,153,873	0	0	0	1,153,873
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		24,867	0	0	0	24,867
15. Totals		2,242,243	0	181,174	0	2,423,417
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	0	.18	0	0	0	0	0	0	0	18
17. Incurred during current year .....	1	58,228	0	0	0	0	0	0	1	58,228
Settled during current year:										
18.1 By payment in full .....	1	58,246							1	58,246
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	1	58,246	0	0	0	0	0	0	1	58,246
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	1	58,246	0	0	0	0	0	0	1	58,246
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	284	46,727,457	0 (a)	0	0	0	0	0	284	46,727,457
21. Issued during year .....										
22. Other changes to in force (Net) .....	(1)	4,114,051							(1)	4,114,051
23. In force December 31 of current year .....	283	50,841,508	0 (a)	0	0	0	0	0	283	50,841,508

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF North Carolina

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		18,119,238	0	0	0	18,119,238
2. Annuity considerations .....		45,664,565	0	0	0	45,664,565
3. Deposit-type contract funds .....		2,024,299	XXX	0	XXX	2,024,299
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		65,808,102	0	0	0	65,808,102
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		12,900,392	0	0	0	12,900,392
10. Matured endowments .....		60,309	0	0	0	60,309
11. Annuity benefits .....		15,076,920	0	2,029,862	0	17,106,782
12. Surrender values and withdrawals for life contracts .....		42,248,927	0	9,044	0	42,257,971
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		992,288	0	0	0	992,288
15. Totals .....		71,278,836	0	2,038,906	0	73,317,742
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	.32	998,822	0	0	0	0	0	0	.32	.998,822
17. Incurred during current year .....	226	13,532,117	0	0	0	0	0	0	226	13,532,117
Settled during current year:										
18.1 By payment in full .....	228	12,960,701							228	12,960,701
18.2 By payment on compromised claims .....	4	6,556							4	6,556
18.3 Totals paid .....	232	12,967,257	0	0	0	0	0	0	232	12,967,257
18.4 Reduction by compromise .....	4	128,444							4	128,444
18.5 Amount rejected .....										
18.6 Total settlements .....	236	13,095,701	0	0	0	0	0	0	236	13,095,701
19. Unpaid Dec. 31, current year (16+17-18.6) .....	22	1,435,239	0	0	0	0	0	0	22	1,435,239
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	22,363	1,886,591,841	0	(a)	0	0	0	0	22,363	1,886,591,841
21. Issued during year .....	1,443	174,273,267							1,443	174,273,267
22. Other changes to in force (Net) .....	(1,765)	(172,136,304)							(1,765)	(172,136,304)
23. In force December 31 of current year .....	22,041	1,888,728,804	0	(a)	0	0	0	0	22,041	1,888,728,804

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF North Dakota

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		17,000	0	0	0	17,000
2. Annuity considerations .....		700,000	0	11,797,957	0	12,497,957
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		717,000	0	11,797,957	0	12,514,957
DIRECT DIVIDENDS TO POLICYHOLDERS						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....						
10. Matured endowments .....						
11. Annuity benefits .....		221,938	0	148,225	0	370,163
12. Surrender values and withdrawals for life contracts .....		142,103	0	0	0	142,103
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		364,041	0	148,225	0	512,266
DETAILS OF WRITE-INS						
1301. .....						
1302. .....						
1303. .....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....										
Settled during current year:										
18.1 By payment in full .....										
18.2 By payment on compromised claims .....										
18.3 Totals paid .....										
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....										
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	.44	7,149,840	0	(a)	0	0	0	0	.44	7,149,840
21. Issued during year .....	1	100,000							1	100,000
22. Other changes to in force (Net) .....	(1)	(388,840)							(1)	(388,840)
23. In force December 31 of current year .....	44	6,861,000	0	(a)	0	0	0	0	44	6,861,000

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Ohio

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		65,174,527	0	0	0	65,174,527
2. Annuity considerations .....		72,896,593	0	182,117,104	0	255,013,697
3. Deposit-type contract funds .....		4,802,451,645	XXX	0	XXX	4,802,451,645
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		4,940,522,765	0	182,117,104	0	5,122,639,869
DIRECT DIVIDENDS TO POLICYHOLDERS						
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 Totals (Sum of Lines 6.1 to 6.4)						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		41,244,443	0	0	0	41,244,443
10. Matured endowments .....		601,841	0	0	0	601,841
11. Annuity benefits .....		35,199,095	0	8,285,492	0	43,484,587
12. Surrender values and withdrawals for life contracts .....		77,637,133	0	6,346	0	77,643,479
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		3,678,509	0	6,041	0	3,684,550
15. Totals		158,361,021	0	8,297,879	0	166,658,900
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	.91	3,721,303	0	0	0	0	0	0	.91	3,721,303
17. Incurred during current year .....	921	42,305,180	0	0	0	0	0	0	921	42,305,180
Settled during current year:										
18.1 By payment in full .....	917	41,846,284							917	41,846,284
18.2 By payment on compromised claims .....	3	.1,175							3	.1,175
18.3 Totals paid .....	920	41,847,459	0	0	0	0	0	0	920	41,847,459
18.4 Reduction by compromise .....	3	.98,825							3	.98,825
18.5 Amount rejected .....										
18.6 Total settlements .....	923	41,946,284	0	0	0	0	0	0	923	41,946,284
19. Unpaid Dec. 31, current year (16+17-18.6)	89	4,080,199	0	0	0	0	0	0	89	4,080,199
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	77,992	5,959,591,502	0	(a)	0	0	0	0	77,992	5,959,591,502
21. Issued during year .....	3,255	423,309,236							3,255	423,309,236
22. Other changes to in force (Net) .....	(5,743)	(505,851,679)							(5,743)	(505,851,679)
23. In force December 31 of current year	75,504	5,877,049,059	0	(a)	0	0	0	0	75,504	5,877,049,059

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Oklahoma

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		1,467,110	0	0	0	1,467,110
2. Annuity considerations .....		19,531,544	0	2,535,000	0	22,066,544
3. Deposit-type contract funds .....		1,007,539	XXX	0	XXX	1,007,539
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		22,006,193	0	2,535,000	0	24,541,193
DIRECT DIVIDENDS TO POLICYHOLDERS						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		26,065	0	0	0	26,065
10. Matured endowments .....						
11. Annuity benefits .....		3,821,796	0	66,067	0	3,887,863
12. Surrender values and withdrawals for life contracts .....		15,257,176	0	0	0	15,257,176
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		120,417	0	0	0	120,417
15. Totals .....		19,225,454	0	66,067	0	19,291,521
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	0	9	0	0	0	0	0	0	0	9
17. Incurred during current year .....	1	26,056	0	0	0	0	0	0	1	26,056
Settled during current year:										
18.1 By payment in full .....	1	26,065							1	26,065
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	1	26,065	0	0	0	0	0	0	1	26,065
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	1	26,065	0	0	0	0	0	0	1	26,065
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	402	66,538,468	0 (a)	0	0	0	0	0	402	66,538,468
21. Issued during year .....	28	3,960,653							28	3,960,653
22. Other changes to in force (Net) .....	(5)	(2,678,715)							(5)	(2,678,715)
23. In force December 31 of current year .....	425	67,820,406	0 (a)	0	0	0	0	0	425	67,820,406

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Oregon

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		363,703	0	0	0	363,703
2. Annuity considerations .....		13,815,609	0	0	0	13,815,609
3. Deposit-type contract funds .....		288,264	XXX	0	XXX	288,264
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		14,467,576	0	0	0	14,467,576
DIRECT DIVIDENDS TO POLICYHOLDERS						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		26,262	0	0	0	26,262
10. Matured endowments .....						
11. Annuity benefits .....		1,961,676	0	234,973	0	2,196,649
12. Surrender values and withdrawals for life contracts .....		3,826,166	0	800	0	3,826,966
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		93,687	0	0	0	93,687
15. Totals		5,907,791	0	235,773	0	6,143,564
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	1	26,262	0	0	0	0	0	0	1	26,262
Settled during current year:										
18.1 By payment in full .....	1	26,262							1	26,262
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	1	26,262	0	0	0	0	0	0	1	26,262
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	1	26,262	0	0	0	0	0	0	1	26,262
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	265	54,098,537	0	(a)	0	4,960,787	0	0	265	59,059,324
21. Issued during year .....	8	756,148							8	756,148
22. Other changes to in force (Net) .....	(13)	(2,883,699)				(8,830)			(13)	(2,892,529)
23. In force December 31 of current year .....	260	51,970,986	0	(a)	0	4,951,957	0	0	260	56,922,943

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Pennsylvania

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		33,595,456	0	0	0	33,595,456
2. Annuity considerations .....		64,809,485	0	0	0	64,809,485
3. Deposit-type contract funds .....		1,607,135	XXX	0	XXX	1,607,135
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		100,012,076	0	0	0	100,012,076
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		9,519,951	0	0	0	9,519,951
10. Matured endowments .....		295,982	0	0	0	295,982
11. Annuity benefits .....		11,438,087	0	847,426	0	12,285,513
12. Surrender values and withdrawals for life contracts .....		38,142,238	0	0	0	38,142,238
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		1,212,754	0	0	0	1,212,754
15. Totals .....		60,609,012	0	847,426	0	61,456,438
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	25	1,519,776	0	0	0	0	0	0	25	1,519,776
17. Incurred during current year .....	164	8,953,805	0	0	0	0	0	0	164	8,953,805
Settled during current year:										
18.1 By payment in full .....	180	9,815,933							180	9,815,933
18.2 By payment on compromised claims .....	2	300,000							2	300,000
18.3 Totals paid .....	182	10,115,933	0	0	0	0	0	0	182	10,115,933
18.4 Reduction by compromise .....	2	112,648							2	112,648
18.5 Amount rejected .....										
18.6 Total settlements .....	184	10,228,581	0	0	0	0	0	0	184	10,228,581
19. Unpaid Dec. 31, current year (16+17-18.6) .....	5	245,000	0	0	0	0	0	0	5	245,000
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	16,669	1,476,799,415	0	(a)	0	0	0	0	16,669	1,476,799,415
21. Issued during year .....	1,045	132,976,314							1,045	132,976,314
22. Other changes to in force (Net) .....	(1,135)	(107,350,222)							(1,135)	(107,350,222)
23. In force December 31 of current year .....	16,579	1,502,425,507	0	(a)	0	0	0	0	16,579	1,502,425,507

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Rhode Island

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		9,027	0	0	0	9,027
2. Annuity considerations .....		2,627,615	0	0	0	2,627,615
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		2,636,642	0	0	0	2,636,642
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....						
10. Matured endowments .....						
11. Annuity benefits .....		103,292	0	101,782	0	205,074
12. Surrender values and withdrawals for life contracts .....		131,086	0	0	0	131,086
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		8,781	0	0	0	8,781
15. Totals .....		243,159	0	101,782	0	344,941
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....										
Settled during current year:										
18.1 By payment in full .....										
18.2 By payment on compromised claims .....										
18.3 Totals paid .....										
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....										
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	13	2,399,710	0	(a) 0	0	0	0	0	13	2,399,710
21. Issued during year .....										
22. Other changes to in force (Net) .....	2	64,386							2	64,386
23. In force December 31 of current year .....	15	2,464,096	0	(a) 0	0	0	0	0	15	2,464,096

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF South Carolina

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	2,304,761		0	0	0	2,304,761
2. Annuity considerations .....	29,762,697		0	(1,931,780)	0	27,830,917
3. Deposit-type contract funds .....	1,275,333	XXX		0	XXX	1,275,333
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)	33,342,791		0	(1,931,780)	0	31,411,011
DIRECT DIVIDENDS TO POLICYHOLDERS						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....	971,026		0	0	0	971,026
10. Matured endowments .....	3,203		0	0	0	3,203
11. Annuity benefits .....	.5,155,606		0	3,279,167	0	8,434,773
12. Surrender values and withdrawals for life contracts .....	16,419,675		0	859	0	16,420,534
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....	176,085		0	0	0	176,085
15. Totals .....	22,725,595		0	3,280,026	0	26,005,621
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	3	757,479	0	0	0	0	0	0	3	.757,479
17. Incurred during current year .....	20	691,750	0	0	0	0	0	0	20	.691,750
Settled during current year:										
18.1 By payment in full .....	19	974,229							19	.974,229
18.2 By payment on compromised claims .....	1	2,005							1	.2,005
18.3 Totals paid .....	20	976,234	0	0	0	0	0	0	20	.976,234
18.4 Reduction by compromise .....	1	247,995							1	.247,995
18.5 Amount rejected .....										
18.6 Total settlements .....	21	1,224,229	0	0	0	0	0	0	21	.1,224,229
19. Unpaid Dec. 31, current year (16+17-18.6) .....	2	225,000	0	0	0	0	0	0	2	.225,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	2,656	303,309,295	0	(a)	0	0	0	0	2,656	.303,309,295
21. Issued during year .....	163	20,040,617							163	.20,040,617
22. Other changes to in force (Net) .....	(175)	(21,678,472)							(175)	(21,678,472)
23. In force December 31 of current year .....	2,644	301,671,440	0	(a)	0	0	0	0	2,644	.301,671,440

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF South Dakota

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		41,276	0	0	0	41,276
2. Annuity considerations .....		678,911	0	0	0	678,911
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		720,187	0	0	0	720,187
DIRECT DIVIDENDS TO POLICYHOLDERS						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....						
10. Matured endowments .....						
11. Annuity benefits .....		1,013,811	0	74,244	0	1,088,055
12. Surrender values and withdrawals for life contracts .....		498,507	0	0	0	498,507
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		14,859	0	0	0	14,859
15. Totals .....		1,527,177	0	74,244	0	1,601,421
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	0	1	0	0	0	0	0	0	0	1
17. Incurred during current year .....	0	(1)	0	0	0	0	0	0	0	(1)
Settled during current year:										
18.1 By payment in full .....										
18.2 By payment on compromised claims .....										
18.3 Totals paid .....										
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....										
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	.82	15,762,873	0 (a)	0	0	0	0	0	.82	15,762,873
21. Issued during year .....										
22. Other changes to in force (Net) .....	(.4)	(1,610,214)							(.4)	(1,610,214)
23. In force December 31 of current year .....	78	14,152,659	0 (a)	0	0	0	0	0	78	14,152,659

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Tennessee

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	3,618,678		0	0	0	3,618,678
2. Annuity considerations .....	26,020,199		0	0	0	26,020,199
3. Deposit-type contract funds .....	135,528		XXX	0	XXX	135,528
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)	29,774,405		0	0	0	29,774,405
DIRECT DIVIDENDS TO POLICYHOLDERS						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....	1,739,588		0	0	0	1,739,588
10. Matured endowments .....	26,891		0	0	0	26,891
11. Annuity benefits .....	4,745,445		0	530,005	0	5,275,450
12. Surrender values and withdrawals for life contracts .....	9,223,604		0	4,337	0	9,227,941
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....	345,840		0	0	0	345,840
15. Totals .....	16,081,368		0	534,342	0	16,615,710
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	4	108,533	0	0	0	0	0	0	4	108,533
17. Incurred during current year .....	25	2,076,921	0	0	0	0	0	0	25	2,076,921
Settled during current year:										
18.1 By payment in full .....	26	1,766,479							26	1,766,479
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	26	1,766,479	0	0	0	0	0	0	26	1,766,479
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	26	1,766,479	0	0	0	0	0	0	26	1,766,479
19. Unpaid Dec. 31, current year (16+17-18.6) .....	3	418,975	0	0	0	0	0	0	3	418,975
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	3,598	338,500,716	0	(a)	0	0	0	0	3,598	338,500,716
21. Issued during year .....	108	10,425,803							108	10,425,803
22. Other changes to in force (Net) .....	(225)	(21,552,865)							(225)	(21,552,865)
23. In force December 31 of current year .....	3,481	327,373,654	0	(a)	0	0	0	0	3,481	327,373,654

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Texas

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		4,761,475	0	0	0	4,761,475
2. Annuity considerations .....		118,041,767	0	3,454,000	0	121,495,767
3. Deposit-type contract funds .....		8,457,311	XXX	0	XXX	8,457,311
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		131,260,553	0	3,454,000	0	134,714,553
DIRECT DIVIDENDS TO POLICYHOLDERS						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		2,464,012	0	0	0	2,464,012
10. Matured endowments .....		70,071	0	0	0	70,071
11. Annuity benefits .....		16,891,832	0	2,057,103	0	18,948,935
12. Surrender values and withdrawals for life contracts .....		37,554,420	0	16,882	0	37,571,302
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		788,078	0	0	0	788,078
15. Totals .....		57,768,413	0	2,073,985	0	59,842,398
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	10	481,312	0	0	0	0	0	0	10	481,312
17. Incurred during current year .....	32	2,426,371	0	0	0	0	0	0	32	2,426,371
Settled during current year:										
18.1 By payment in full .....	31	2,534,083							31	2,534,083
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	31	2,534,083	0	0	0	0	0	0	31	2,534,083
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	31	2,534,083	0	0	0	0	0	0	31	2,534,083
19. Unpaid Dec. 31, current year (16+17-18.6) .....	11	373,600	0	0	0	0	0	0	11	373,600
POLICY EXHIBIT					5 No. of Policies					
20. In force December 31, prior year .....	6,298	902,227,502	0	(a)	0	0	0	0	6,298	902,227,502
21. Issued during year .....	366	62,477,652							366	62,477,652
22. Other changes to in force (Net) .....	(460)	(78,125,355)							(460)	(78,125,355)
23. In force December 31 of current year .....	6,204	886,579,799	0	(a)	0	0	0	0	6,204	886,579,799

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Utah

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		259,606	0	0	0	259,606
2. Annuity considerations .....		18,900,553	0	0	0	18,900,553
3. Deposit-type contract funds .....		720,918	XXX	0	XXX	720,918
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		19,881,077	0	0	0	19,881,077
DIRECT DIVIDENDS TO POLICYHOLDERS						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		528	0	0	0	528
10. Matured endowments .....		10,445	0	0	0	10,445
11. Annuity benefits .....		922,829	0	28,021	0	950,850
12. Surrender values and withdrawals for life contracts .....		503,221	0	0	0	503,221
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		15,619	0	0	0	15,619
15. Totals .....		1,452,642	0	28,021	0	1,480,663
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	0	128	0	0	0	0	0	0	0	128
17. Incurred during current year .....	0	10,845	0	0	0	0	0	0	0	10,845
Settled during current year:										
18.1 By payment in full .....	0	10,973							0	10,973
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	0	10,973	0	0	0	0	0	0	0	10,973
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	0	10,973	0	0	0	0	0	0	0	10,973
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	186	57,350,911	0 (a)	0	1,278,871	0	0	186	58,629,782	
21. Issued during year .....	2	300,623						2	300,623	
22. Other changes to in force (Net) .....	(3)	(1,517,390)			0			(3)	(1,517,390)	
23. In force December 31 of current year .....	185	56,134,144	0 (a)	0	1,278,871	0	0	185	57,413,015	

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Vermont

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	6,471		0	0	0	6,471
2. Annuity considerations .....	2,654,652		0	4,447,320	0	7,101,972
3. Deposit-type contract funds .....		XXX			XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)	2,661,123		0	4,447,320	0	7,108,443
DIRECT DIVIDENDS TO POLICYHOLDERS						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....	360		0	0	0	360
10. Matured endowments .....		53,646	0	66,230	0	119,876
11. Annuity benefits .....		62,796	0	0	0	62,796
12. Surrender values and withdrawals for life contracts .....						
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....	706		0	0	0	706
15. Totals	117,508		0	66,230	0	183,738
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	0	360	0	0	0	0	0	0	0	360
Settled during current year:										
18.1 By payment in full .....		360							0	360
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	0	360	0	0	0	0	0	0	0	360
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	0	360	0	0	0	0	0	0	0	360
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	23	4,574,688	0 (a)	0	0	0	0	0	23	4,574,688
21. Issued during year .....										
22. Other changes to in force (Net) .....	(3)	(194,023)							(3)	(194,023)
23. In force December 31 of current year .....	20	4,380,665	0 (a)	0	0	0	0	0	20	4,380,665

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



**ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company**

DIRECT BUSINESS IN THE STATE OF Virginia

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

1 DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	2 Ordinary	3 Credit Life (Group and Individual)	4 Group	5 Industrial	5 Total
1. Life insurance .....	1,278,053	0	0	0	1,278,053
2. Annuity considerations .....	39,531,126	0	(28,442)	0	39,502,684
3. Deposit-type contract funds .....	849,260	XXX	0	XXX	849,260
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4)	41,658,439	0	(28,442)	0	41,629,997
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
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 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....	935,157	0	0	0	.935,157
10. Matured endowments .....					
11. Annuity benefits .....	6,567,206	0	775,858	0	7,343,064
12. Surrender values and withdrawals for life contracts .....	18,580,342	0	0	0	18,580,342
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	240,146	0	0	0	.240,146
15. Totals .....	26,322,851	0	775,858	0	27,098,709
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary	Credit Life (Group and Individual)		Group	Industrial	Total	10				
		1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	0	(621)	0	0	0	0	0	0	0	0	(621)
17. Incurred during current year .....	12	1,136,563	0	0	0	0	0	0	0	12	1,136,563
Settled during current year:											
18.1 By payment in full .....	10	935,157								10	.935,157
18.2 By payment on compromised claims .....											
18.3 Totals paid .....	10	935,157	0	0	0	0	0	0	10	.935,157	
18.4 Reduction by compromise .....											
18.5 Amount rejected .....											
18.6 Total settlements .....	10	935,157	0	0	0	0	0	0	10	.935,157	
19. Unpaid Dec. 31, current year (16+17-18.6) .....	2	200,785	0	0	0	0	0	0	2	200,785	
<b>POLICY EXHIBIT</b>											
20. In force December 31, prior year .....	1,692	314,380,990	0	(a)	0	0	0	0	1,692	314,380,990	
21. Issued during year .....	70	3,578,968							70	3,578,968	
22. Other changes to in force (Net) .....	(109)	(11,151,905)							(109)	(11,151,905)	
23. In force December 31 of current year .....	1,653	306,808,053	0	(a)	0	0	0	0	1,653	306,808,053	

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Washington

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		354,156	0	0	0	354,156
2. Annuity considerations .....		39,199,020	0	0	0	39,199,020
3. Deposit-type contract funds .....		556,232	XXX	0	XXX	556,232
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		40,109,408	0	0	0	40,109,408
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		187,968	0	0	0	187,968
10. Matured endowments .....		3,501	0	0	0	3,501
11. Annuity benefits .....		1,509,016	0	259,474	0	1,768,490
12. Surrender values and withdrawals for life contracts .....		1,922,043	0	0	0	1,922,043
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		43,592	0	0	0	43,592
15. Totals .....		3,666,120	0	259,474	0	3,925,594
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	1	.54,120	0	0	0	0	0	0	1	.54,120
17. Incurred during current year .....	1	137,349	0	0	0	0	0	0	1	137,349
Settled during current year:										
18.1 By payment in full .....	2	191,469							2	191,469
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	2	191,469	0	0	0	0	0	0	2	191,469
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	2	191,469	0	0	0	0	0	0	2	191,469
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	554	152,166,506	0	(a)	0	78,470,121	0	0	554	230,636,627
21. Issued during year .....	3	425,000							3	.425,000
22. Other changes to in force (Net) .....	(14)	(8,575,593)				(170,412)			(14)	(8,746,005)
23. In force December 31 of current year .....	543	144,015,913	0	(a)	0	78,299,709	0	0	543	222,315,622

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF West Virginia

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		3,760,762	0	0	0	3,760,762
2. Annuity considerations .....		5,600,835	0	0	0	5,600,835
3. Deposit-type contract funds .....		344,618	XXX	0	XXX	344,618
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		9,706,215	0	0	0	9,706,215
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		4,100,537	0	0	0	4,100,537
10. Matured endowments .....		26,673	0	0	0	26,673
11. Annuity benefits .....		2,897,618	0	119,838	0	3,017,456
12. Surrender values and withdrawals for life contracts .....		11,737,017	0	0	0	11,737,017
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		226,416	0	0	0	226,416
15. Totals .....		18,988,261	0	119,838	0	19,108,099
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	5	396,755	0	0	0	0	0	0	5	.396,755
17. Incurred during current year .....	.67	3,995,974	0	0	0	0	0	0	.67	3,995,974
Settled during current year:										
18.1 By payment in full .....	.65	4,127,210							.65	4,127,210
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	.65	4,127,210	0	0	0	0	0	0	.65	4,127,210
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	.65	4,127,210	0	0	0	0	0	0	.65	4,127,210
19. Unpaid Dec. 31, current year (16+17-18.6) .....	7	265,518	0	0	0	0	0	0	7	265,518
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	4,083	291,718,118	0	(a)	0	0	0	0	4,083	291,718,118
21. Issued during year .....	202	26,035,111							202	26,035,111
22. Other changes to in force (Net) .....	(298)	(30,143,832)							(298)	(30,143,832)
23. In force December 31 of current year .....	3,987	287,609,397	0	(a)	0	0	0	0	3,987	287,609,397

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Wisconsin

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		2,871,715	0	0	0	2,871,715
2. Annuity considerations .....		25,171,863	0	113,070,021	0	138,241,884
3. Deposit-type contract funds .....		649,301	XXX	0	XXX	649,301
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		28,692,879	0	113,070,021	0	141,762,900
DIRECT DIVIDENDS TO POLICYHOLDERS						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		621,304	0	0	0	.621,304
10. Matured endowments .....		14,922	0	0	0	14,922
11. Annuity benefits .....		15,220,361	0	5,734,361	0	20,954,722
12. Surrender values and withdrawals for life contracts .....		31,168,656	0	272	0	31,168,928
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		324,475	0	0	0	.324,475
15. Totals .....		47,349,718	0	5,734,633	0	53,084,351
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	0	164	0	0	0	0	0	0	0	164
17. Incurred during current year .....	15	768,032	0	0	0	0	0	0	15	.768,032
Settled during current year:										
18.1 By payment in full .....	12	636,226							12	.636,226
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	12	636,226	0	0	0	0	0	0	12	.636,226
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	12	636,226	0	0	0	0	0	0	12	.636,226
19. Unpaid Dec. 31, current year (16+17-18.6) .....	3	131,970	0	0	0	0	0	0	3	131,970
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	1,980	218,804,164	0 (a)	0	0	0	0	0	1,980	218,804,164
21. Issued during year .....	.80	8,362,622							.80	8,362,622
22. Other changes to in force (Net) .....	(78)	(10,325,422)							(78)	(10,325,422)
23. In force December 31 of current year .....	1,982	216,841,364	0 (a)	0	0	0	0	0	1,982	216,841,364

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Wyoming

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	.31,229		0	0	0	.31,229
2. Annuity considerations .....	.1,377,108		0	0	0	.1,377,108
3. Deposit-type contract funds .....		XXX			XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)	1,408,337		0	0	0	1,408,337
DIRECT DIVIDENDS TO POLICYHOLDERS						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....	1,603		0	0	0	1,603
10. Matured endowments .....						
11. Annuity benefits .....	219,253		0	23,280	0	242,533
12. Surrender values and withdrawals for life contracts .....	87,858		0	0	0	87,858
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....	168,952		0	0	0	.168,952
15. Totals	477,666		0	23,280	0	500,946
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	0	.8	0	0	0	0	0	0	0	.8
17. Incurred during current year .....	0	.1,595	0	0	0	0	0	0	0	.1,595
Settled during current year:										
18.1 By payment in full .....		.1,603								.1,603
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	0	.1,603	0	0	0	0	0	0	0	.1,603
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	0	.1,603	0	0	0	0	0	0	0	.1,603
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	.54	9,066,344	0 (a)	0	0	0	0	0	.54	9,066,344
21. Issued during year .....										
22. Other changes to in force (Net) .....	0	.48,840							0	.48,840
23. In force December 31 of current year .....	54	9,115,184	0 (a)	0	0	0	0	0	54	9,115,184

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF American Samoa

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....					
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....					
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
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 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
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 .....					
14. All other benefits, except accident and health .....					
15. Totals .....					
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

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

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Guam

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		2,216	0	0	0	2,216
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		2,216	0	0	0	2,216
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....						
10. Matured endowments .....						
11. Annuity benefits .....		0	0	1,112	0	1,112
12. Surrender values and withdrawals for life contracts .....		322,186	0	0	0	322,186
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		322,186	0	1,112	0	323,298
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	Industrial	Total	
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount					9 No.	10 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 Totals paid .....										
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....										
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	3	192,576	0	(a)		0	0	0	3	192,576
21. Issued during year .....										
22. Other changes to in force (Net) .....	(1)	(67,576)							(1)	(67,576)
23. In force December 31 of current year .....	2	125,000	0	(a)	0	0	0	0	2	125,000

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Puerto Rico

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		4,625	0	0	0	4,625
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		4,625	0	0	0	4,625
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		588	0	0	0	588
10. Matured endowments .....		0	0	5,648	0	5,648
11. Annuity benefits .....		0	0	0	0	0
12. Surrender values and withdrawals for life contracts .....		27,375	0	0	0	27,375
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		588	0	0	0	588
15. Totals .....		28,551	0	5,648	0	34,199
<b>DETAILS OF WRITE-INS</b>						
1301. .....						
1302. .....						
1303. .....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	0	104	0	0	0	0	0	0	0	104
17. Incurred during current year .....	0	484	0	0	0	0	0	0	0	484
Settled during current year:										
18.1 By payment in full .....		588								588
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	0	588	0	0	0	0	0	0	0	588
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	0	588	0	0	0	0	0	0	0	588
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	11	1,303,874	0	(a)		0	0	0	11	1,303,874
21. Issued during year .....										
22. Other changes to in force (Net) .....	(1)	(26,646)							(1)	(26,646)
23. In force December 31 of current year .....	10	1,277,228	0	(a)		0	0	0	10	1,277,228

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

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

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		861	0	0	0	861
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		861	0	0	0	861
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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 .....						
14. All other benefits, except accident and health .....						
15. Totals .....						
<b>DETAILS OF WRITE-INS</b>						
1301. .....						
1302. .....						
1303. .....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....										
Settled during current year:										
18.1 By payment in full .....										
18.2 By payment on compromised claims .....										
18.3 Totals paid .....										
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....										
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	4	400,813	0	(a)		0	0	0	4	400,813
21. Issued during year .....										
22. Other changes to in force (Net) .....	0	375							0	375
23. In force December 31 of current year .....	4	401,188	0	(a)	0	0	0	0	4	401,188

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Northern Mariana Islands

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....					
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....					
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
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 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
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 .....					
14. All other benefits, except accident and health .....					
15. Totals .....					
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

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

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Canada

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....					
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....					
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
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 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
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 .....					
14. All other benefits, except accident and health .....					
15. Totals .....					
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....										
Settled during current year:										
18.1 By payment in full .....										
18.2 By payment on compromised claims .....										
18.3 Totals paid .....										
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....										
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	1	76,872	0	(a)	0	0	0	0	1	76,872
21. Issued during year .....										
22. Other changes to in force (Net) .....										
23. In force December 31 of current year .....	1	76,872	0	(a)	0	0	0	0	1	76,872

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Other Aliens

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		3,984	0	0	0	3,984
2. Annuity considerations .....		0	0	0	0	0
3. Deposit-type contract funds .....		0	XXX	0	XXX	0
4. Other considerations .....		0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....		3,984	0	0	0	3,984
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....		0	0	0	0	0
6.2 Applied to pay renewal premiums .....		0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....		0	0	0	0	0
6.4 Other .....		0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....		0	0	0	0	0
7.2 Applied to provide paid-up annuities .....		0	0	0	0	0
7.3 Other .....		0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		0	0	0	0	0
10. Matured endowments .....		2,411	0	0	0	2,411
11. Annuity benefits .....		756,636	0	23,438	0	780,074
12. Surrender values and withdrawals for life contracts .....		791,209	0	0	0	791,209
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		3,414	0	0	0	3,414
15. Totals .....		1,553,670	0	23,438	0	1,577,108
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	0	.17	0	0	0	0	0	0	0	.17
17. Incurred during current year .....	0	2,394	0	0	0	0	0	0	0	2,394
Settled during current year:										
18.1 By payment in full .....	0	2,411	0	0	0	0	0	0	0	2,411
18.2 By payment on compromised claims .....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid .....	0	2,411	0	0	0	0	0	0	0	2,411
18.4 Reduction by compromise .....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected .....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements .....	0	2,411	0	0	0	0	0	0	0	2,411
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	110	21,003,721	0	(a)	0	0	0	0	110	21,003,721
21. Issued during year .....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net) .....	(14)	(2,886,720)	0	0	0	0	0	0	(14)	(2,886,720)
23. In force December 31 of current year .....	96	18,117,001	0	(a)	0	0	0	0	96	18,117,001

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	250,234,574		0	0	0	250,234,574
2. Annuity considerations .....	1,372,296,949		0	438,147,749	0	1,810,444,698
3. Deposit-type contract funds .....	4,849,954,708		XXX	0	XXX	4,849,954,708
4. Other considerations .....	0		0	0	0	0
5. Totals (Sum of Lines 1 to 4)	6,472,486,231		0	438,147,749	0	6,910,633,980
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....	0		0	0	0	0
6.2 Applied to pay renewal premiums .....	0		0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	0		0	0	0	0
6.4 Other .....	0		0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	0		0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....	0		0	0	0	0
7.2 Applied to provide paid-up annuities .....	0		0	0	0	0
7.3 Other .....	0		0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0		0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0		0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....	133,098,417		0	0	0	133,098,417
10. Matured endowments .....	1,926,111		0	0	0	1,926,111
11. Annuity benefits .....	277,200,054		0	42,525,658	0	319,725,712
12. Surrender values and withdrawals for life contracts .....	756,362,501		0	48,766	0	756,411,267
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0		0	0	0	0
14. All other benefits, except accident and health .....	16,373,492		0	9,517	0	16,383,009
15. Totals	1,184,960,575		0	42,583,941	0	1,227,544,516
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....	0		0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0		0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	289	15,489,391	0	0	0	0	0	0	289	15,489,391
17. Incurred during current year .....	2,517	136,195,753	0	0	0	0	0	0	2,517	136,195,753
Settled during current year:										
18.1 By payment in full .....	2,533	135,024,528	0	0	0	0	0	0	2,533	135,024,528
18.2 By payment on compromised claims .....	21	450,441	0	0	0	0	0	0	.21	.450,441
18.3 Totals paid .....	2,554	135,474,969	0	0	0	0	0	0	2,554	135,474,969
18.4 Reduction by compromise .....	21	1,453,321	0	0	0	0	0	0	.21	1,453,321
18.5 Amount rejected .....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements .....	2,575	136,928,290	0	0	0	0	0	0	2,575	136,928,290
19. Unpaid Dec. 31, current year (16+17-18.6)	231	14,756,854	0	0	0	0	0	0	231	14,756,854
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	249,936	23,515,571,360	0	(a)	0	121,252,909	0	0	249,936	23,636,824,269
21. Issued during year .....	11,692	1,530,691,151	0	0	0	0	0	0	11,692	1,530,691,151
22. Other changes to in force (Net) .....	(17,754)	(1,805,569,868)	0	0	0	(249,862)	0	0	(17,754)	(1,805,819,730)
23. In force December 31 of current year	243,874	23,240,692,643	0	(a)	0	121,003,047	0	0	243,874	23,361,695,690

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company  
**FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE**

**INTEREST MAINTENANCE RESERVE**

	1 Amount
1. Reserve as of December 31, Prior Year .....	(2,655,613)
2. Current year's realized pre-tax capital gains/(losses) of \$ 899,385 transferred into the reserve net of taxes of \$ 188,871	.710,514
3. Adjustment for current year's liability gains/(losses) released from the reserve .....	
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3) .....	(1,945,099)
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....	(1,707,339)
6. Reserve as of December 31, current year (Line 4 minus Line 5)	(237,760)

**AMORTIZATION**

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2018 .....	(1,089,358)	(617,981)	0	(1,707,339)
2. 2019 .....	(1,155,912)	(466,208)	0	(1,622,120)
3. 2020 .....	(895,383)	(290,169)	0	(1,185,552)
4. 2021 .....	(599,389)	(219,240)	0	(818,629)
5. 2022 .....	(366,856)	(145,856)	0	(512,712)
6. 2023 .....	(92,800)	(72,257)	0	(165,057)
7. 2024 .....	56,896	(18,864)	0	38,032
8. 2025 .....	142,903	5,145	0	148,048
9. 2026 .....	143,105	32,464	0	175,569
10. 2027 .....	58,979	56,920	0	115,899
11. 2028 .....	15,804	89,106	0	104,910
12. 2029 .....	29,178	106,759	0	135,937
13. 2030 .....	36,273	109,645	0	145,918
14. 2031 .....	38,239	116,686	0	154,925
15. 2032 .....	21,587	120,496	0	142,083
16. 2033 .....	.9,829	126,384	0	136,213
17. 2034 .....	15,911	133,221	0	149,132
18. 2035 .....	30,224	139,799	0	170,023
19. 2036 .....	33,394	149,952	0	183,346
20. 2037 .....	41,689	159,031	0	200,720
21. 2038 .....	57,088	165,787	0	222,875
22. 2039 .....	88,706	165,250	0	253,956
23. 2040 .....	127,485	157,346	0	284,831
24. 2041 .....	156,204	143,556	0	299,760
25. 2042 .....	160,983	135,389	0	296,372
26. 2043 .....	138,608	122,829	0	261,437
27. 2044 .....	97,282	107,632	0	204,914
28. 2045 .....	39,904	85,666	0	125,570
29. 2046 .....	.5,643	.61,504	0	67,147
30. 2047 .....	(1,825)	.37,342	0	35,517
31. 2048 and Later .....		13,179	0	13,179
32. Total (Lines 1 to 31)	(2,655,609)	710,514	0	(1,945,095)

## ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

## ASSET VALUATION RESERVE

	1 Other Than Mortgage Loans	Default Component		Equity Component			7 Total Amount (Cols. 3 + 6)
		2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year .....	88,256,449	11,486,264	99,742,712	37,930,140	14,332,280	52,262,421	152,005,133
2. Realized capital gains/(losses) net of taxes - General Account .....	(11,058,198)	0	(11,058,198)	40,584,666	0	40,584,666	29,526,468
3. Realized capital gains/(losses) net of taxes - Separate Accounts .....			0			0	0
4. Unrealized capital gains/(losses) net of deferred taxes - General Account .....	(683,480)	0	(683,480)	(48,529,523)	(4,027,008)	(52,556,531)	(53,240,011)
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 .....	24,066,617	3,874,835	27,941,452	0	3,878,126	3,878,126	31,819,579
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	100,581,388	15,361,099	115,942,487	29,985,283	14,183,399	44,168,682	160,111,169
9. Maximum reserve .....	104,633,962	15,375,360	120,009,322	23,738,257	18,935,255	42,673,512	162,682,834
10. Reserve objective .....	72,045,939	11,860,137	83,906,076	23,578,468	14,848,506	38,426,974	122,333,050
11. 20% of (Line 10 - Line 8) .....	(5,707,090)	(700,192)	(6,407,282)	(1,281,363)	133,021	(1,148,342)	(7,555,624)
12. Balance before transfers (Lines 8 + 11) .....	94,874,298	14,660,906	109,535,205	28,703,920	14,316,420	43,020,340	152,555,545
13. Transfers .....			0	(4,618,835)	4,618,835	0	0
14. Voluntary contribution .....			0			0	0
15. Adjustment down to maximum/up to zero .....			0	(346,828)		(346,828)	(346,828)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	94,874,298	14,660,906	109,535,205	23,738,257	18,935,255	42,673,512	152,208,717

## ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

**ASSET VALUATION RESERVE**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**DEFAULT COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.	1	Exempt Obligations	214,837,173	XXX	XXX	214,837,173	0.0000	0	0.0000	0	0.0000	0
2.		Highest Quality	6,123,530,576	XXX	XXX	6,123,530,576	0.0004	2,449,412	0.0023	14,084,120	0.0030	18,370,592
3.		High Quality	3,411,504,077	XXX	XXX	3,411,504,077	0.0019	6,481,858	0.0058	19,786,724	0.0090	30,703,537
4.		Medium Quality	542,851,630	XXX	XXX	542,851,630	0.0093	5,048,520	0.0230	12,485,587	0.0340	18,456,955
5.		Low Quality	347,084,568	XXX	XXX	347,084,568	0.0213	7,392,901	0.0530	18,395,482	0.0750	26,031,343
6.		Lower Quality	58,792,552	XXX	XXX	58,792,552	0.0432	2,539,838	0.1100	6,467,181	0.1700	9,994,734
7.		In or Near Default	1,770,914	XXX	XXX	1,770,914	0.0000	0	0.2000	354,183	0.2000	354,183
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX	0	XXX	0	XXX	0	XXX	0
9.		Total Long-Term Bonds (Sum of Lines 1 through 8)	10,700,371,490	XXX	XXX	10,700,371,490	XXX	23,912,530	XXX	71,573,277	XXX	103,911,343
PREFERRED STOCK												
10.	1	Highest Quality	10,000,000	XXX	XXX	10,000,000	0.0004	4,000	0.0023	23,000	0.0030	30,000
11.		High Quality	20,660,029	XXX	XXX	20,660,029	0.0019	39,254	0.0058	119,828	0.0090	185,940
12.		Medium Quality	2,121,638	XXX	XXX	2,121,638	0.0093	19,731	0.0230	48,798	0.0340	72,136
13.		Low Quality	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
14.		Lower Quality	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
15.		In or Near Default	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
16.		Affiliated Life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17.	Total Preferred Stocks (Sum of Lines 10 through 16)		32,781,667	XXX	XXX	32,781,667	XXX	62,985	XXX	191,626	XXX	288,076
SHORT - TERM BONDS												
18.	1	Exempt Obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19.		Highest Quality	2,500,000	XXX	XXX	2,500,000	0.0004	1,000	0.0023	5,750	0.0030	7,500
20.		High Quality	6,459,298	XXX	XXX	6,459,298	0.0019	12,273	0.0058	37,464	0.0090	58,134
21.		Medium Quality	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
22.		Low Quality	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
23.		Lower Quality	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
24.		In or Near Default	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
25.	Total Short - Term Bonds (Sum of Lines 18 through 24)		8,959,298	XXX	XXX	8,959,298	XXX	13,273	XXX	43,214	XXX	65,634
DERIVATIVE INSTRUMENTS												
26.	1	Exchange Traded	34,607	XXX	XXX	34,607	0.0004	14	0.0023	.80	0.0030	104
27.		Highest Quality	185,025	XXX	XXX	185,025	0.0004	74	0.0023	426	0.0030	555
28.		High Quality	0	XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
29.		Medium Quality	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
30.		Low Quality	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
31.		Lower Quality	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
32.		In or Near Default	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
33.	Total Derivative Instruments		219,632	XXX	XXX	219,632	XXX	88	XXX	505	XXX	659
34.	Total (Lines 9 + 17 + 25 + 33)		10,742,332,087	XXX	XXX	10,742,332,087	XXX	23,988,875	XXX	71,808,622	XXX	104,265,712

## ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**DEFAULT COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
31		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm Mortgages - CM1 - Highest Quality .....				XXX	0	0.0010	0	0.0050	0	0.0065
36.		Farm Mortgages - CM2 - High Quality .....				XXX	0	0.0035	0	0.0100	0	0.0130
37.		Farm Mortgages - CM3 - Medium Quality .....				XXX	0	0.0060	0	0.0175	0	0.0225
38.		Farm Mortgages - CM4 - Low Medium Quality .....				XXX	0	0.0105	0	0.0300	0	0.0375
39.		Farm Mortgages - CM5 - Low Quality .....				XXX	0	0.0160	0	0.0425	0	0.0550
40.		Residential Mortgages - Insured or Guaranteed .....				XXX	0	0.0003	0	0.0006	0	0.0010
41.		Residential Mortgages - All Other .....				XXX	0	0.0013	0	0.0030	0	0.0040
42.		Commercial Mortgages - Insured or Guaranteed .....				XXX	0	0.0003	0	0.0006	0	0.0010
43.		Commercial Mortgages - All Other - CM1 - Highest Quality .....	342,398,370			XXX	342,398,370	0.0010	342,398	0.0050	1,711,992	0.0065
44.		Commercial Mortgages - All Other - CM2 - High Quality .....	735,034,440			XXX	735,034,440	0.0035	2,572,621	0.0100	7,350,344	0.0130
45.		Commercial Mortgages - All Other - CM3 - Medium Quality .....	155,314,343			XXX	155,314,343	0.0060	931,886	0.0175	2,718,001	0.0225
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality .....	2,660,000			XXX	2,660,000	0.0105	27,930	0.0300	79,800	0.0375
47.		Commercial Mortgages - All Other - CM5 - Low Quality .....				XXX	0	0.0160	0	0.0425	0	0.0550
Overdue, Not in Process:												
48.		Farm Mortgages .....				XXX	0	0.0420	0	0.0760	0	0.1200
49.		Residential Mortgages - Insured or Guaranteed .....				XXX	0	0.0005	0	0.0012	0	0.0020
50.		Residential Mortgages - All Other .....				XXX	0	0.0025	0	0.0058	0	0.0090
51.		Commercial Mortgages - Insured or Guaranteed .....				XXX	0	0.0005	0	0.0012	0	0.0020
52.		Commercial Mortgages - All Other .....				XXX	0	0.0420	0	0.0760	0	0.1200
In Process of Foreclosure:												
53.		Farm Mortgages .....				XXX	0	0.0000	0	0.1700	0	0.1700
54.		Residential Mortgages - Insured or Guaranteed .....				XXX	0	0.0000	0	0.0040	0	0.0040
55.		Residential Mortgages - All Other .....				XXX	0	0.0000	0	0.0130	0	0.0130
56.		Commercial Mortgages - Insured or Guaranteed .....				XXX	0	0.0000	0	0.0040	0	0.0040
57.		Commercial Mortgages - All Other .....				XXX	0	0.0000	0	0.1700	0	0.1700
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	1,235,407,153	0	XXX	1,235,407,153	XXX	3,874,835	XXX	11,860,137	XXX	15,375,360
59.		Schedule DA Mortgages				XXX	0	0.0030	0	0.0100	0	0.0130
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	1,235,407,153	0	XXX	1,235,407,153	XXX	3,874,835	XXX	11,860,137	XXX	15,375,360

## ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

**ASSET VALUATION RESERVE**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**EQUITY AND OTHER INVESTED ASSET COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
1.		COMMON STOCK										
		Unaffiliated - Public	181,111,571	XXX	XXX	181,111,571	0.0000	0	0.1276 (a)	23,109,836	0.1276 (a)	23,109,836
		Unaffiliated - Private		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
		Federal Home Loan Bank	53,263,000	XXX	XXX	53,263,000	0.0000	0	0.0050	266,315	0.0080	426,104
		Affiliated - Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
		Affiliated - Investment Subsidiary:										
		Fixed Income - Exempt Obligations				0	XXX		XXX		XXX	
		Fixed Income - Highest Quality				0	XXX		XXX		XXX	
		Fixed Income - High Quality				0	XXX		XXX		XXX	
		Fixed Income - Medium Quality				0	XXX		XXX		XXX	
		Fixed Income - Low Quality				0	XXX		XXX		XXX	
		Fixed Income - Lower Quality				0	XXX		XXX		XXX	
		Fixed Income - In/Near Default				0	XXX		XXX		XXX	
		Unaffiliated Common Stock - Public				0	0.0000	0	0.1276 (a)	0	0.1276 (a)	0
		Unaffiliated Common Stock - Private				0	0.0000	0	0.1600	0	0.1600	0
		Real Estate				0	(b)	0	(b)	0	(b)	0
		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)	1,556,280	XXX	XXX	1,556,280	0.0000	0	0.1300	202,316	0.1300	202,316
		Affiliated - All Other		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
		Total Common Stock (Sum of Lines 1 through 16)	235,930,851	0	0	235,930,851	XXX	0	XXX	23,578,468	XXX	23,738,257
18.		REAL ESTATE										
		Home Office Property (General Account only)				0	0.0000	0	0.0750	0	0.0750	0
		Investment Properties				0	0.0000	0	0.0750	0	0.0750	0
		Properties Acquired in Satisfaction of Debt				0	0.0000	0	0.1100	0	0.1100	0
		Total Real Estate (Sum of Lines 18 through 20)	0	0	0	0	XXX	0	XXX	0	XXX	0
22.	1	OTHER INVESTED ASSETS										
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS										
		Exempt Obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
		Highest Quality		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
		High Quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
		Medium Quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
		Low Quality	175,324,994	XXX	XXX	175,324,994	0.0213	3,734,422	0.0530	9,292,225	0.0750	13,149,375
		Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
		In or Near Default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
		Total with Bond Characteristics (Sum of Lines 22 through 28)	175,324,994	XXX	XXX	175,324,994	XXX	3,734,422	XXX	9,292,225	XXX	13,149,375

## ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**EQUITY AND OTHER INVESTED ASSET COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
30.	1	INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS	38,241,224	XXX	XXX	38,241,224	0.0004	15,296	0.0023	87,955	0.0030	114,724
		Highest Quality .....					0.0004	15,296	0.0023	87,955	0.0030	114,724
		High Quality .....					0.0019	0	0.0058	0	0.0090	0
		Medium Quality .....					0.0093	0	0.0230	0	0.0340	0
		Low Quality .....					0.0213	0	0.0530	0	0.0750	0
		Lower Quality .....					0.0432	0	0.1100	0	0.1700	0
		In or Near Default .....					0.0000	0	0.2000	0	0.2000	0
35.	6	Affiliated Life with AVR .....	38,241,224	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)										
33		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS	XXX	XXX	XXX	38,241,224	XXX	15,296	XXX	87,955	XXX	114,724
		In Good Standing Affiliated:										
		Mortgages - CM1 - Highest Quality .....					0.0010	0	0.0050	0	0.0065	0
		Mortgages - CM2 - High Quality .....					0.0035	0	0.0100	0	0.0130	0
		Mortgages - CM3 - Medium Quality .....					0.0060	0	0.0175	0	0.0225	0
		Mortgages - CM4 - Low Medium Quality .....					0.0105	0	0.0300	0	0.0375	0
		Mortgages - CM5 - Low Quality .....					0.0160	0	0.0425	0	0.0550	0
		Residential Mortgages - Insured or Guaranteed .....					0.0003	0	0.0006	0	0.0010	0
		Residential Mortgages - All Other .....					0.0013	0	0.0030	0	0.0040	0
		Commercial Mortgages - Insured or Guaranteed .....					0.0003	0	0.0006	0	0.0010	0
		Overdue, Not in Process Affiliated:										
		Farm Mortgages .....					0.0420	0	0.0760	0	0.1200	0
		Residential Mortgages - Insured or Guaranteed .....					0.0005	0	0.0012	0	0.0020	0
		Residential Mortgages - All Other .....					0.0025	0	0.0058	0	0.0090	0
		Commercial Mortgages - Insured or Guaranteed .....					0.0005	0	0.0012	0	0.0020	0
		Commercial Mortgages - All Other .....					0.0420	0	0.0760	0	0.1200	0
		In Process of Foreclosure Affiliated:										
		Farm Mortgages .....					0.0000	0	0.1700	0	0.1700	0
		Residential Mortgages - Insured or Guaranteed .....					0.0000	0	0.0040	0	0.0040	0
		Residential Mortgages - All Other .....					0.0000	0	0.0130	0	0.0130	0
		Commercial Mortgages - Insured or Guaranteed .....					0.0000	0	0.0040	0	0.0040	0
		Commercial Mortgages - All Other .....					0.0000	0	0.1700	0	0.1700	0
		Total Affiliated (Sum of Lines 38 through 55) .....	0	0	XXX	0	XXX	0	XXX	0	XXX	0
		Unaffiliated - In Good Standing With Covenants .....	7,416,401	XXX	0	(c)	0	(c)	0	(c)	0	0
		Unaffiliated - In Good Standing Defeased With Government Securities .....										
		Unaffiliated - In Good Standing Primarily Senior .....	7,416,401	XXX	7,416,401	0.0010	0	0.0050	0	0.0065	0	0
		Unaffiliated - In Good Standing All Other .....	0.0035	25,957	0.0010	7,416	0.0130	96,413				
		Unaffiliated - Overdue, Not in Process .....	0.0060	0	0.0175	0	0.0225	0				
		Unaffiliated - In Process of Foreclosure .....	0.0420	0	0.0760	0	0.1200	0				
		Total Unaffiliated (Sum of Lines 57 through 62) .....	7,416,401	0	XXX	7,416,401	XXX	25,957	XXX	7,416	XXX	96,413
		Total with Mortgage Loan Characteristics (Lines 56 + 63) .....	7,416,401	0	XXX	7,416,401	XXX	25,957	XXX	7,416	XXX	96,413

## ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**EQUITY AND OTHER INVESTED ASSET COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
65.		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK										
66.		Unaffiliated Public .....		XXX	XXX	0	0.0000	0	0.1276 (a)	0	0.1276 (a) .....	
67.		Unaffiliated Private .....	32,911,046	XXX	XXX	32,911,046	0.0000	0	0.1600	5,265,767	0.1600 .....	
68.		Affiliated Life with AVR .....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000 .....	
69.		Affiliated Certain Other (See SVO Purposes & Procedures Manual) .....		XXX	XXX	0	0.0000	0	0.1300	0	0.1300 .....	
70.		Affiliated Other - All Other .....		XXX	XXX	0	0.0000	0	0.1600	0	0.1600 .....	
		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	32,911,046	XXX	XXX	32,911,046	XXX	0	XXX	5,265,767	XXX	
71.		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE										
72.		Home Office Property (General Account only) .....				0	0.0000	0	0.0750	0	0.0750 .....	
73.		Investment Properties .....				0	0.0000	0	0.0750	0	0.0750 .....	
74.		Properties Acquired in Satisfaction of Debt .....				0	0.0000	0	0.1100	0	0.1100 .....	
		Total with Real Estate Characteristics (Sum of Lines 71 through 73)	0	0	0	0	XXX	0	XXX	0	XXX	
75.		LOW INCOME HOUSING TAX CREDIT INVESTMENTS										
76.		Guaranteed Federal Low Income Housing Tax Credit .....	0			0	0.0003	0	0.0006	0	0.0010 .....	
77.		Non-guaranteed Federal Low Income Housing Tax Credit .....	16,261,913			16,261,913	0.0063	102,450	0.0120	195,143	0.0190 .....	
78.		Guaranteed State Low Income Housing Tax Credit .....	0			0	0.0003	0	0.0006	0	0.0010 .....	
79.		Non-guaranteed State Low Income Housing Tax Credit .....	0			0	0.0063	0	0.0120	0	0.0190 .....	
80.		All Other Low Income Housing Tax Credit .....	0			0	0.0273	0	0.0600	0	0.0975 .....	
		Total LIHTC (Sum of Lines 75 through 79)	16,261,913	0	0	16,261,913	XXX	102,450	XXX	195,143	XXX	
81.		ALL OTHER INVESTMENTS										
82.		NAIC 1 Working Capital Finance Investments .....		XXX		0	0.0000	0	0.0037	0	0.0037 .....	
83.		NAIC 2 Working Capital Finance Investments .....		XXX		0	0.0000	0	0.0120	0	0.0120 .....	
84.		Other Invested Assets - Schedule BA .....		XXX		0	0.0000	0	0.1300	0	0.1300 .....	
85.		Other Short-Term Invested Assets - Schedule DA .....		XXX		0	0.0000	0	0.1300	0	0.1300 .....	
		Total All Other (Sum of Lines 81, 82, 83 and 84)	0	XXX	0	0	XXX	0	XXX	0	XXX	
86.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)	270,155,578	0	0	270,155,578	XXX	3,878,126	XXX	14,848,506	XXX	

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

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

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

## ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

## ASSET VALUATION RESERVE (Continued)

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

1 RSAT Number	2 Type	3 CUSIP	4 Description of Asset(s)	5 NAIC Designation or Other Description of Asset	6 Value of Asset	7 AVR Basic Contribution	8 AVR Reserve Objective	9 AVR Maximum Reserve
125896A*1	R.	125896-BE-9	CMS Energy .....		15,224,185	28,926	.88,300	137,018
125896A*1	CN..	50185V-AA-1	LCCM 2014-909 A .....		15,087,355	0	0	0
251799A*3	R.	251799-AA-0	Devon Energy .....		15,536,603	29,520	.90,112	139,829
251799A*3	CN..	06539L-AZ-3	BN 2018-BN13 .....		15,425,588	0	0	0
251799A*3	R.	251799-AA-0	Devon Energy .....		10,155,951	19,296	.58,905	.91,404
251799A*3	CN..	91830M-AA-4	VND0 2013-PENN A .....		10,081,941	0	0	0
0199999. Subtotal Default Component - Other Than Mortgage					81,511,623	77,742	237,317	368,251
0599999 - Total					81,511,623	77,742	237,317	368,251

## ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

**SCHEDULE F**

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

1 Contract Numbers	2 Claim Numbers	3 State of Residence of Claimant	4 Year of Claim for Death or Disability	5 Amount Claimed	6 Amount Paid During the Year	7 Amount Resisted Dec. 31 of Current Year	8 Why Compromised or Resisted
W-80824099	2719653	CA	2018	50,000	169	0	No Contract
W-80842016	2874494	CA	2018	25,000	1,078	0	No Contract
W-80794759	2803106	FL	2018	25,000	1,959	0	No Contract
W-80822363	2818493	FL	2018	25,000	1,290	0	No Contract
W-49246396	2835187	GA	2018	50,000	605	0	No Contract
W-80767562	2798910	IL	2018	200,000	2,721	0	No Contract
W-80838615	2818399	IL	2018	25,000	1,144	0	No Contract
W-80776979	2755539	MI	2018	100,000	1,607	0	No Contract
W-80784957	2738216	MI	2018	300,000	132	0	No Contract
W-32394967	2785166	MS	2018	164,850	100,000	0	No Contract
W-80735364	2841744	NC	2018	25,000	1,805	0	No Contract
W-80746469	2699258	NC	2018	50,000	973	0	No Contract
W-80759951	2776985	NC	2018	25,000	1,918	0	No Contract
W-80796873	2766948	NC	2018	35,000	1,860	0	No Contract
W-32403135	2892892	NJ	2018	41,264	30,000	0	No Contract
W-80777187	2796809	OH	2018	50,000	615	0	No Contract
W-80822443	2777836	OH	2018	25,000	536	0	No Contract
W-80852578	2813615	OH	2018	25,000	24	0	No Contract
W-32397657	2752316	PA	2018	268,799	200,000	0	No Contract
W-32404464	2729352	PA	2018	143,849	100,000	0	No Contract
W-80771161	2714939	SC	2018	250,000	2,005	0	No Contract
0199999. Death Claims - Ordinary				1,903,762	450,441	0	XXX
0599999. Death Claims - Disposed Of				1,903,762	450,441	0	XXX
1099999. Additional Accidental Death Benefits Claims - Disposed Of							XXX
W-44258897	02829173	IL	2017	0	637	0	Unsound Health and Misrepresentation
1199999. Disability Benefits Claims - Ordinary				0	637	0	XXX
1599999. Disability Benefits Claims - Disposed Of				0	637	0	XXX
2099999. Matured Endowments Claims - Disposed Of							XXX
2599999. Annuities with Life Contingency Claims - Disposed Of							XXX
2699999. Claims Disposed of During Current Year				1,903,762	451,078	0	XXX
3199999. Death Claims - Resisted							XXX
3699999. Additional Accidental Death Benefits Claims - Resisted							XXX
4199999. Disability Benefits Claims - Resisted							XXX
4699999. Matured Endowments Claims - Resisted							XXX
5199999. Annuities with Life Contingencies Claims - Resisted							XXX
5299999. Claims Resisted During Current Year							XXX
5399999 - Totals				1,903,762	451,078	0	XXX

Schedule H - Part 1 - Analysis of Underwriting Operations

**N O N E**

Schedule H - Part 2 - Reserves and Liabilities

**N O N E**

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

**N O N E**

Schedule H - Part 4 - Reinsurance

**N O N E**

Schedule H - Part 5 - Health Claims

**N O N E**

## ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

**SCHEDULE S - PART 1 - SECTION 1**

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
0399999. Total General Account - U.S. Affiliates							0	0	0	0	0	0
0699999. Total General Account - Non-U.S. Affiliates							0	0	0	0	0	0
0799999. Total General Account - Affiliates							0	0	0	0	0	0
.93572 ..43-1235868 ..10/01/2012 ..RGA Reinsurance Co.				MO	COFII/I	OL	0	0	(621,099,478)	0	0	0
0899999. General Account - U.S. Non-Affiliates							0	0	(621,099,478)	0	0	0
1099999. Total General Account - Non-Affiliates							0	0	(621,099,478)	0	0	0
1199999. Total General Account							0	0	(621,099,478)	0	0	0
1499999. Total Separate Accounts - U.S. Affiliates							0	0	0	0	0	0
1799999. Total Separate Accounts - Non-U.S. Affiliates							0	0	0	0	0	0
1899999. Total Separate Accounts - Affiliates							0	0	0	0	0	0
2199999. Total Separate Accounts - Non-Affiliates							0	0	0	0	0	0
2299999. Total Separate Accounts							0	0	0	0	0	0
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)							0	0	(621,099,478)	0	0	0
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)							0	0	0	0	0	0
9999999 - Totals							0	0	(621,099,478)	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

## **SCHEDULE S - PART 1 - SECTION 2**

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

**NONE**

## ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

**SCHEDULE S - PART 2**

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
0399999. Total Life and Annuity - U.S. Affiliates					0	0
0699999. Total Life and Annuity - Non-U.S. Affiliates					0	0
0799999. Total Life and Annuity - Affiliates					0	0
80659 ..38-0397420 ..08/01/2008 ..Canada Life Assurance Co. USB .....				MI.....	56,264	351,702
86258 ..13-2572994 ..08/01/1997 ..General Re Life Corporation .....				CT.....	0	95,335
88340 ..59-2859797 ..12/01/1999 ..Hanover Life Reinsurance Co. .....				FL.....	0	2,164
66346 ..58-0828824 ..01/01/1966 ..Munich American Reassurance Co. .....				GA.....	0	1,609
93572 ..43-1235868 ..01/01/1982 ..RGA Reinsurance Co. .....				MO.....	338,016	708,531
97071 ..13-3126819 ..08/01/2014 ..SCOR Global Life USA Reinsurance Co. .....				DE.....	19,270	197,794
82627 ..06-0839705 ..09/30/2005 ..Swiss Re Life & Health America .....				MO.....	139,312	902,068
65676 ..35-0472300 ..11/15/1999 ..The Lincoln National Life Insurance Co. .....				IN.....	119,891	944,209
0899999. Life and Annuity - U.S. Non-Affiliates					672,753	3,203,412
00000 ..AA-1580095 ..07/27/2008 ..TOA Reinsurance Company .....				JPN.....	28,132	202,481
0999999. Life and Annuity - Non-U.S. Non-Affiliates					28,132	202,481
1099999. Total Life and Annuity - Non-Affiliates					700,885	3,405,893
1199999. Total Life and Annuity					700,885	3,405,893
1499999. Total Accident and Health - U.S. Affiliates					0	0
1799999. Total Accident and Health - Non-U.S. Affiliates					0	0
1899999. Total Accident and Health - Affiliates					0	0
2199999. Total Accident and Health - Non-Affiliates					0	0
2299999. Total Accident and Health					0	0
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					672,753	3,203,412
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)					28,132	202,481
9999999 Totals - Life, Annuity and Accident and Health					700,885	3,405,893

## ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

## SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
0399999.			Total General Account - Authorized U.S. Affiliates				0	0	0	0	0	0	0	0
0699999.			Total General Account - Authorized Non-U.S. Affiliates				0	0	0	0	0	0	0	0
0799999.			Total General Account - Authorized Affiliates				0	0	0	0	0	0	0	0
80659	.38-0397420	08/01/2008	Canada Life Assurance Co. USB	MI	YRT/I..	OL	1,779,895,610	2,132,457	1,893,648	2,423,753	0	0	0	0
86258	.13-2572994	08/01/1997	General Re Life Corporation	CT	YRT/I..	OL	12,272,243	94,348	82,827	127,479	0	0	0	0
88340	.59-2859797	12/01/1999	Hannover Life Reinsurance Co.	FL	YRT/I..	OL	21,809,789	124,110	119,620	191,012	0	0	0	0
66346	.58-0828824	01/01/1966	Munich American Reassurance Co.	GA	YRT/I..	OL	118,117,200	92,291	52,862	108,660	0	0	0	0
93572	.43-1235868	01/01/1982	RGA Reinsurance Co.	MO	YRT/I..	OL	1,954,862,591	4,081,712	3,616,040	5,305,314	0	0	0	0
97071	.13-3126819	08/01/2014	SCOR Global Life USA Reinsurance Co.	DE	YRT/I..	OL	56,825,134	633,944	539,508	807,164	0	0	0	0
82627	.06-0839705	09/30/2005	Swiss Re Life & Health America	MO	YRT/I..	OL	1,834,545,651	2,886,431	2,422,483	3,473,070	0	0	0	0
65676	.35-0472300	11/15/1999	The Lincoln National Life Insurance Co.	IN	YRT/I..	OL	2,262,543,745	11,753,508	11,508,071	7,826,109	0	0	0	0
0899999.			General Account - Authorized U.S. Non-Affiliates				8,040,871,963	21,798,801	20,235,059	20,262,561	0	0	0	0
1099999.			Total General Account - Authorized Non-Affiliates				8,040,871,963	21,798,801	20,235,059	20,262,561	0	0	0	0
1199999.			Total General Account Authorized				8,040,871,963	21,798,801	20,235,059	20,262,561	0	0	0	0
1499999.			Total General Account - Unauthorized U.S. Affiliates				0	0	0	0	0	0	0	0
1799999.			Total General Account - Unauthorized Non-U.S. Affiliates				0	0	0	0	0	0	0	0
1899999.			Total General Account - Unauthorized Affiliates				0	0	0	0	0	0	0	0
00000	.AA-1580095	08/01/2008	TOA Reinsurance Company	JPN	YRT/I..	OL	1,247,295,277	1,303,107	1,140,310	1,464,230	0	0	0	0
2099999.			General Account - Unauthorized Non-U.S. Non-Affiliates				1,247,295,277	1,303,107	1,140,310	1,464,230	0	0	0	0
2199999.			Total General Account - Unauthorized Non-Affiliates				1,247,295,277	1,303,107	1,140,310	1,464,230	0	0	0	0
2299999.			Total General Account Unauthorized				1,247,295,277	1,303,107	1,140,310	1,464,230	0	0	0	0
2599999.			Total General Account - Certified U.S. Affiliates				0	0	0	0	0	0	0	0
2899999.			Total General Account - Certified Non-U.S. Affiliates				0	0	0	0	0	0	0	0
2999999.			Total General Account - Certified Affiliates				0	0	0	0	0	0	0	0
3299999.			Total General Account - Certified Non-Affiliates				0	0	0	0	0	0	0	0
3399999.			Total General Account Certified				0	0	0	0	0	0	0	0
3499999.			Total General Account Authorized, Unauthorized and Certified				9,288,167,240	23,101,908	21,375,369	21,726,791	0	0	0	0
3799999.			Total Separate Accounts - Authorized U.S. Affiliates				0	0	0	0	0	0	0	0
4099999.			Total Separate Accounts - Authorized Non-U.S. Affiliates				0	0	0	0	0	0	0	0
4199999.			Total Separate Accounts - Authorized Affiliates				0	0	0	0	0	0	0	0
4499999.			Total Separate Accounts - Authorized Non-Affiliates				0	0	0	0	0	0	0	0
4599999.			Total Separate Accounts Authorized				0	0	0	0	0	0	0	0
4899999.			Total Separate Accounts - Unauthorized U.S. Affiliates				0	0	0	0	0	0	0	0
5199999.			Total Separate Accounts - Unauthorized Non-U.S. Affiliates				0	0	0	0	0	0	0	0
5299999.			Total Separate Accounts - Unauthorized Affiliates				0	0	0	0	0	0	0	0
5599999.			Total Separate Accounts - Unauthorized Non-Affiliates				0	0	0	0	0	0	0	0
5699999.			Total Separate Accounts Unauthorized				0	0	0	0	0	0	0	0
5999999.			Total Separate Accounts - Certified U.S. Affiliates				0	0	0	0	0	0	0	0
6299999.			Total Separate Accounts - Certified Non-U.S. Affiliates				0	0	0	0	0	0	0	0
6399999.			Total Separate Accounts - Certified Affiliates				0	0	0	0	0	0	0	0
6699999.			Total Separate Accounts - Certified Non-Affiliates				0	0	0	0	0	0	0	0
6799999.			Total Separate Accounts Certified				0	0	0	0	0	0	0	0
6899999.			Total Separate Accounts Authorized, Unauthorized and Certified				0	0	0	0	0	0	0	0
6999999.			Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)				8,040,871,963	21,798,801	20,235,059	20,262,561	0	0	0	0
7099999.			Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)				1,247,295,277	1,303,107	1,140,310	1,464,230	0	0	0	0
9999999.			Totals				9,288,167,240	23,101,908	21,375,369	21,726,791	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

**SCHEDULE S - PART 3 - SECTION 2**

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

# **NONE**

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

**SCHEDULE S - PART 4**

Reinsurance Ceded to Unauthorized Companies

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Reserve Credit Taken	6 Paid and Unpaid Losses Recoverable (Debit)	7 Other Debits	8 Total (Cols.5+6+7)	9 Letters of Credit	10 Issuing or Confirming Bank Reference Number (a)	11 Trust Agreements	12 Funds Deposited by and Withheld from Reinsurers	13 Other	14 Miscellaneous Balances (Credit)	15 Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999. Total General Account - Life and Annuity U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0699999. Total General Account - Life and Annuity Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0799999. Total General Account - Life and Annuity Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0000000. AA-1580095 08/01/2008 TOA Reinsurance Company				1,303,107	230,613	0	1,533,720	2,377,500	0001	0	0	0	0	1,533,720
0999999. General Account - Life and Annuity Non-U.S. Non-Affiliates				1,303,107	230,613	0	1,533,720	2,377,500	XXX	0	0	0	0	1,533,720
1099999. Total General Account - Life and Annuity Non-Affiliates				1,303,107	230,613	0	1,533,720	2,377,500	XXX	0	0	0	0	1,533,720
1199999. Total General Account Life and Annuity				1,303,107	230,613	0	1,533,720	2,377,500	XXX	0	0	0	0	1,533,720
1499999. Total General Account - Accident and Health U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1799999. Total General Account - Accident and Health Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1899999. Total General Account - Accident and Health Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2199999. Total General Account - Accident and Health Non-Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2299999. Total General Account Accident and Health				0	0	0	0	0	XXX	0	0	0	0	0
2399999. Total General Account				1,303,107	230,613	0	1,533,720	2,377,500	XXX	0	0	0	0	1,533,720
2699999. Total Separate Accounts - U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2999999. Total Separate Accounts - Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3099999. Total Separate Accounts - Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3399999. Total Separate Accounts - Non-Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3499999. Total Separate Accounts				0	0	0	0	0	XXX	0	0	0	0	0
3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)				0	0	0	0	0	XXX	0	0	0	0	0
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)				1,303,107	230,613	0	1,533,720	2,377,500	XXX	0	0	0	0	1,533,720
9999999 - Totals				1,303,107	230,613	0	1,533,720	2,377,500	XXX	0	0	0	0	1,533,720

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(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name			Letters of Credit Amount
	0001	1	026009674	Sumitomo Mitsui Banking Corporation			2,377,500

Schedule S - Part 5

**N O N E**

Schedule S - Part 5 - Bank Footnote

**N O N E**

**SCHEDULE S - PART 6**Five Year Exhibit of Reinsurance Ceded Business  
(\$000 Omitted)

	1 2018	2 2017	3 2016	4 2015	5 2014
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts .....	21,727	19,091	17,575	15,800	14,286
2. Commissions and reinsurance expense allowances .....	0	0	0	0	0
3. Contract claims .....	16,661	13,588	17,800	13,581	10,636
4. Surrender benefits and withdrawals for life contracts .....					
5. Dividends to policyholders .....					
6. Reserve adjustments on reinsurance ceded .....	0	0	0	0	0
7. Increase in aggregate reserve for life and accident and health contracts .....	1,727	997	1,929	1,737	1,180
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	1,891	1,325	1,482	1,304	1,254
9. Aggregate reserves for life and accident and health contracts .....	23,102	21,375	20,378	18,449	16,712
10. Liability for deposit-type contracts .....					
11. Contract claims unpaid .....	3,406	2,743	6,037	2,003	1,174
12. Amounts recoverable on reinsurance .....	701	878	2,965	1,408	1,526
13. Experience rating refunds due or unpaid .....					
14. Policyholders' dividends (not included in Line 10) .....					
15. Commissions and reinsurance expense allowances due .....					
16. Unauthorized reinsurance offset .....	0	0	0	0	173
17. Offset for reinsurance with Certified Reinsurers .....	0			0	
<b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
18. Funds deposited by and withheld from (F) .....	0	0	0	0	0
19. Letters of credit (L) .....	2,378	2,420	1,865	1,030	850
20. Trust agreements (T) .....	0	0	0	0	0
21. Other (O) .....	0	0	0	0	0
<b>D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
22. Multiple Beneficiary Trust .....	0			0	
23. Funds deposited by and withheld from (F) .....	0			0	
24. Letters of credit (L) .....	0			0	
25. Trust agreements (T) .....	0			0	
26. Other (O) .....	0			0	

**SCHEDULE S - PART 7**

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	12,796,866,802		12,796,866,802
2. Reinsurance (Line 16) .....	700,885	(700,885)	0
3. Premiums and considerations (Line 15) .....	20,828,156	1,891,358	22,719,514
4. Net credit for ceded reinsurance .....	XXX	25,317,328	25,317,328
5. All other admitted assets (balance) .....	143,501,580		143,501,580
6. Total assets excluding Separate Accounts (Line 26) .....	12,961,897,423	26,507,801	12,988,405,224
7. Separate Account assets (Line 27) .....	67,516,977		67,516,977
8. Total assets (Line 28)	13,029,414,400	26,507,801	13,055,922,201
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2) .....	10,022,785,997	23,101,908	10,045,887,905
10. Liability for deposit-type contracts (Line 3) .....	1,451,156,615		1,451,156,615
11. Claim reserves (Line 4) .....	13,712,698	3,405,893	17,118,591
12. Policyholder dividends/reserves (Lines 5 through 7) .....	0		0
13. Premium & annuity considerations received in advance (Line 8)	375,530		375,530
14. Other contract liabilities (Line 9) .....	1,891,358		1,891,358
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount) .....	0	0	0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount) .....	0		0
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount) .....	0		0
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount) .....	0		0
19. All other liabilities (balance) .....	532,176,644		532,176,644
20. Total liabilities excluding Separate Accounts (Line 26) .....	12,022,098,842	26,507,801	12,048,606,643
21. Separate Account liabilities (Line 27) .....	67,516,977		67,516,977
22. Total liabilities (Line 28) .....	12,089,615,819	26,507,801	12,116,123,620
23. Capital & surplus (Line 38) .....	939,798,581	XXX	939,798,581
24. Total liabilities, capital & surplus (Line 39)	13,029,414,400	26,507,801	13,055,922,201
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....	23,101,908		
26. Claim reserves .....	3,405,893		
27. Policyholder dividends/reserves .....	0		
28. Premium & annuity considerations received in advance .....	0		
29. Liability for deposit-type contracts .....	0		
30. Other contract liabilities .....	0		
31. Reinsurance ceded assets .....	700,885		
32. Other ceded reinsurance recoverables .....	0		
33. Total ceded reinsurance recoverables .....	27,208,686		
34. Premiums and considerations .....	1,891,358		
35. Reinsurance in unauthorized companies .....	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers .....	0		
37. Reinsurance with Certified Reinsurers .....	0		
38. Funds held under reinsurance treaties with Certified Reinsurers .....	0		
39. Other ceded reinsurance payables/offsets .....	0		
40. Total ceded reinsurance payable/offsets .....	1,891,358		
41. Total net credit for ceded reinsurance	25,317,328		

**SCHEDULE T - PART 2**  
**INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

States, Etc.		Direct Business Only					
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	6 Totals
1. Alabama	AL	1,024,976	12,795,115			735,387	14,555,478
2. Alaska	AK	67,093	900,000			0	967,093
3. Arizona	AZ	1,035,478	36,921,719			636,145	38,593,342
4. Arkansas	AR	340,029	13,824,962			0	14,164,991
5. California	CA	7,309,095	98,376,204			8,561,860	114,247,159
6. Colorado	CO	744,841	34,859,835			1,089,598	36,694,274
7. Connecticut	CT	1,091,332	25,217,302			905,148	27,213,782
8. Delaware	DE	447,523	6,770,122			280,000	7,497,645
9. District of Columbia	DC	262,464	3,961,952			0	4,224,416
10. Florida	FL	14,901,152	111,059,218			3,464,868	129,425,238
11. Georgia	GA	1,708,029	32,830,888			1,464,350	36,003,267
12. Hawaii	HI	993,181	4,343,245			0	5,336,426
13. Idaho	ID	101,010	5,415,929			0	5,516,939
14. Illinois	IL	14,547,569	58,166,390			748,153	73,462,112
15. Indiana	IN	18,857,037	28,976,509			0	47,833,546
16. Iowa	IA	157,769	6,031,105			0	6,188,874
17. Kansas	KS	737,223	6,534,770			529,721	7,801,714
18. Kentucky	KY	12,685,001	12,686,512			293,810	25,665,323
19. Louisiana	LA	5,617,823	26,399,369			1,297,809	33,315,001
20. Maine	ME	100,617	3,665,667			0	3,766,284
21. Maryland	MD	3,979,007	25,722,263			740,674	30,441,944
22. Massachusetts	MA	565,454	87,567,392			2,686,837	90,819,683
23. Michigan	MI	10,078,030	134,503,349			1,913,506	146,494,885
24. Minnesota	MN	2,773,048	53,022,932			367,274	56,163,254
25. Mississippi	MS	2,155,031	8,786,446			0	10,941,477
26. Missouri	MO	4,430,011	23,718,927			2,922,323	31,071,261
27. Montana	MT	35,996	4,413,668			0	4,449,664
28. Nebraska	NE	76,638	4,060,957			175,000	4,312,595
29. Nevada	NV	452,481	3,557,693			0	4,010,174
30. New Hampshire	NH	8,469	2,188,974			0	2,197,443
31. New Jersey	NJ	4,513,125	75,803,168			774,862	81,091,155
32. New Mexico	NM	154,253	14,715,154			0	14,869,407
33. New York	NY	237,860	201,640			0	439,500
34. North Carolina	NC	18,119,238	45,664,565			2,024,299	65,808,102
35. North Dakota	ND	17,000	12,497,957			0	12,514,957
36. Ohio	OH	65,174,527	255,013,697			4,802,451,645	5,122,639,869
37. Oklahoma	OK	1,467,110	22,066,544			1,007,539	24,541,193
38. Oregon	OR	363,703	13,815,609			288,264	14,467,576
39. Pennsylvania	PA	33,595,456	64,809,485			1,607,135	100,012,076
40. Rhode Island	RI	9,027	2,627,615			0	2,636,642
41. South Carolina	SC	2,304,761	27,830,917			1,275,333	31,411,011
42. South Dakota	SD	41,276	.678,911			0	.720,187
43. Tennessee	TN	3,618,678	26,020,199			135,528	29,774,405
44. Texas	TX	4,761,475	121,495,767			8,457,311	134,714,553
45. Utah	UT	259,606	18,900,553			720,918	.19,881,077
46. Vermont	VT	6,471	7,101,972			0	7,108,443
47. Virginia	VA	1,278,053	39,502,684			849,260	41,629,997
48. Washington	WA	354,156	39,199,020			556,232	40,109,408
49. West Virginia	WV	3,760,762	5,600,835			344,618	9,706,215
50. Wisconsin	WI	2,871,715	138,241,884			649,301	141,762,900
51. Wyoming	WY	31,229	1,377,108			0	1,408,337
52. American Samoa	AS	0	0			0	0
53. Guam	GU	2,216	0			0	2,216
54. Puerto Rico	PR	4,625	0			0	4,625
55. U.S. Virgin Islands	VI	861	0			0	861
56. Northern Mariana Islands	MP	0	0			0	0
57. Canada	CAN	0	0			0	0
58. Aggregate Other Alien	OT	3,984	0			0	3,984
59. Total		250,234,574	1,810,444,698	0	0	4,849,954,708	6,910,633,980

## ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(es)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0836	Western-Southern Group	.00000	81-3013986				309 Holdings, LLC	.OH.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	.48,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	81-3013986				309 Holdings, LLC	.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership.	.1,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	82-1665321				W Apt. Investor Holdings, LLC	.NC.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	.98,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	47-3228849				1373 Lex Road Investor Holdings, LLC	.KY.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	.98,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000					2014 San Antonio Trust Agreement	.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership.	.100,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000					2017 Houston Trust Agreement	.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership.	.100,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	45-5458388				2758 South Main SPE, LLC	.NC.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	.100,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	27-1594103				506 Phelps Holdings, LLC	.OH.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	.98,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	47-1046102				Apex Housing Investor Holdings, LLC	.KY.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	.98,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	82-1476704				Aravada Kipling Housing Holdings, LLC	.CO.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	.98,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	45-5439068				Belle Housing Investor Holdings, Inc.	.NC.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	.98,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	82-0887717				BP Summerville Investor Holdings, LLC	.SC.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	.98,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	45-5458332				BY Apartment Investor Holding, LLC	.MD.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	.98,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	35-2431972				Canal Senate Apartments LLC	.IN.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	.100,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	82-0894669				Cape Barnstable Investor Holdings, LLC	.MA.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	.98,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	20-8819502				Carmel Holdings, LLC	.IN.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	.98,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	20-5862349				Carmel Hotel, LLC	.IN.	.N/A.	Carmel Holdings, LLC	Ownership.	.36,260	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	31-1449186				Carthage Senior Housing Ltd	.OH.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	.98,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	82-4579654				Cedar Park Senior Inv. Holdings, LLC	.TX.	.N/A.	WSLR Holdings LLC	Ownership.	.100,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	83-2482456				Cenizo Apts Inv. Holdings, LLC	.TX.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	.98,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	75-2808126				Centreport Partners LP	.TX.	.N/A.	The Western and Southern Life Ins Co	Ownership.	.25,250	WIS Mutual Holding Co.	N.	
							Chattanooga Southside Housing Investor Holdings, LLC	.TN.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	.98,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	82-1650525				Chestnut Healthcare Partners, LP	.TN.	.N/A.	The Western and Southern Life Ins Co	Ownership.	.21,350	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	81-2810787				23-1691523			Columbus Life Insurance Co	Ownership.	.100,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000					Cincinnati Analyst Inc	.OH.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	.100,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	83-3238622				Cincinnati CBD Holdings, LLC	.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership.	.14,660	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	61-1454115				Cincinnati New Markets Fund LLC	.OH.	.N/A.	WS CEH LLC	Ownership.	.37,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	20-0434449				Cleveland East Hotel LLC	.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership.	.100,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.99937	31-1191427				Columbus Life Insurance Co	.OH.	.IA.	W&S Real Estate Holdings LLC	Ownership.	.98,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	81-3364944				Cove Housing Investor Holdings, LLC	.OR.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	.98,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	46-5593932				Crabtree Common Apt. Investor Holdings, LLC	.NC.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	.98,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	45-2524597				Cranberry NP Hotel Company LLC	.PA.	.N/A.	NP Cranberry Hotel Holdings, LLC	Ownership.	.72,520	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	47-3929236				Crossings Apt. Holdings	.UT.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	.98,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	46-3421289				Dallas City Investor Holdings, LLC	.TX.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	.98,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	20-2681473				Day Hill Road Land LLC	.CT.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	.74,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	31-1498142				Dublin Hotel LLC	.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership.	.25,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	47-3945554				Dunvale Investor Holdings, LLC	.TX.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	.98,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	81-1290497				Eagle Realty Capital Partners, LLC	.OH.	.N/A.	Eagle Realty Group, LLC	Ownership.	.100,000	WIS Mutual Holding Co.	N.	
										Western & Southern Investment Holdings LLC	Ownership.				
.0836	Western-Southern Group	.00000	31-1779165				Eagle Realty Group, LLC	.OH.	.N/A.	Eagle Realty Group, LLC	Ownership.	.100,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	31-1779151				Eagle Realty Investments, Inc	.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership.	.2,500	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	82-1940957				Eagle Rose Apt. Holdings, LLC	.NY.	.N/A.	Western-Southern Life Assurance Co	Ownership.	.98,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	47-1596551				East Denver Investor Holdings, LLC	.CO.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	.22,980	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	46-1383159				Emerging Markets LLC	.OH.	.N/A.	Integrity Life Insurance Co	Ownership.	.33,350	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	46-1383159				Emerging Markets LLC	.OH.	.N/A.	National Integrity Life Insurance Co	Ownership.	.16,880	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	46-1383159				Emerging Markets LLC	.OH.	.N/A.	Lafayette Life Insurance Company	Ownership.	.26,210	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	45-5350091				Flat Apts. Investor Holdings, LLC	.IN.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	.98,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	82-3668056				Flats Springhurst Inv. Holdings, LLC	.KY.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	.98,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	82-1492952				Forsythe Halcyon AA Inv. Holdings, LLC	.MA.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	.98,000	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	52-2206041				Fort Washington PE Invest II LP	.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership.	.99,500	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	52-2206041				Fort Washington PE Invest II LP	.OH.	.N/A.	Fort Washington Capital Partners, LLC	Ownership.	.0,500	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	16-1648796				Fort Washington PE Invest IV LP	.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership.	.38,320	WIS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	16-1648796				Fort Washington PE Invest IV LP	.OH.	.N/A.	Fort Washington Capital Partners, LLC	Ownership.	.0,500	WIS Mutual Holding Co.	N.	

## ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(es)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0836	Western-Southern Group	.00000	20-4568842			Fort Washington PE Invest V LP		.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership	45.790	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-4568842			Fort Washington PE Invest V LP		.OH.	.N/A.	FIPEI V GP, LLC	Ownership	0.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	27-1321348			Fort Washington PE Invest VII LP		.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership	30.990	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	27-1321348			Fort Washington PE Invest VII LP		.OH.	.N/A.	FIPEI VII GP, LLC	Ownership	0.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	45-0571051			Fort Washington Active Fixed Fund		.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership	47.770	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	52-2206044			Fort Washington Capital Partners, LLC		.OH.	.N/A.	Fort Washington Investment Advisors, Inc.	Ownership	100.000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	47-3243974			Fort Washington Global Alpha Domestic Fund LP		.OH.	.N/A.	Western & Southern Financial Group, Inc	Ownership	99.990	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	98-1227949			Fort Washington Global Alpha Master Fund LP		.OH.	.N/A.	Fort Washington Global Alpha Domestic Fund LP	Ownership	99.470	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-1702203			Fort Washington High Yield Inv LLC		.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership	4.520	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-1702203			Fort Washington High Yield Inv LLC		.OH.	.N/A.	Western-Southern Life Assurance Co	Ownership	41.790	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-1702203			Fort Washington High Yield Inv LLC		.OH.	.N/A.	Columbus Life Insurance Co	Ownership	32.520	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-1702203			Fort Washington High Yield Inv LLC		.OH.	.N/A.	Integrity Life Insurance Co	Ownership	6.170	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-1702203			Fort Washington High Yield Inv LLC		.OH.	.N/A.	National Integrity Life Insurance Co	Ownership	6.180	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	27-0116330			Fort Washington High Yield Inv LLC II		.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership	27.190	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-1301863			Fort Washington Investment Advisors, Inc.		.OH.	.N/A.	Western & Southern Investment Holdings LLC	Ownership	100.000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-1727947			Fort Washington PE Invest III LP		.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership	99.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-1727947			Fort Washington PE Invest III LP		.OH.	.N/A.	Fort Washington Capital Partners, LLC	Ownership	0.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	81-1710716			Fort Washington PE Invest IX		.OH.	.N/A.	FIPEI IX GP, LLC	Ownership	0.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	81-1710716			Fort Washington PE Invest IX		.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership	9.180	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	81-1722824			Fort Washington PE Invest IX-B		.OH.	.N/A.	FIPEI IX GP, LLC	Ownership	0.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	81-1722824			Fort Washington PE Invest IX-B		.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership	99.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	81-1997777			Fort Washington PE Invest IX-K		.OH.	.N/A.	FIPEI IX GP, LLC	Ownership	0.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	26-1073680			Fort Washington PE Invest VI LP		.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership	35.470	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	26-1073680			Fort Washington PE Invest VI LP		.OH.	.N/A.	FIPEI VI GP, LLC	Ownership	0.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	35-2485044			Fort Washington PE Invest VIII		.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership	4.150	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	35-2485044			Fort Washington PE Invest VIII		.OH.	.N/A.	FIPEI VIII GP, LLC	Ownership	0.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	32-0418436			Fort Washington PE Invest VIII-B		.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership	99.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	83-1005851			Fort Washington PE Invest VIII-B		.OH.	.N/A.	FIPEI VIII GP, LLC	Ownership	0.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	83-1023433			Fort Washington PE Invest X		.OH.	.N/A.	FIPEI X GP, LLC	Ownership	0.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	83-1023433			Fort Washington PE Invest X-B		.OH.	.N/A.	FIPEI X GP, LLC	Ownership	0.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	83-1036934			Fort Washington PE Invest X-B		.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership	99.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-5398098			Fort Washington PE Investors V-B, L.P.		.OH.	.N/A.	FIPEI X GP, LLC	Ownership	0.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-5398098			Fort Washington PE Investors V-B, L.P.		.OH.	.N/A.	FIPEI V GP, LLC	Ownership	0.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-5398156			Fort Washington PE Investors V-VC, L.P.		.OH.	.N/A.	FIPEI V GP, LLC	Ownership	89.590	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-5398156			Fort Washington PE Investors V-VC, L.P.		.OH.	.N/A.	FIPEI V GP, LLC	Ownership	0.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	26-3806629			Fort Washington PE Opp Fund II, L.P.		.OH.	.N/A.	Fort Washington PE Invest VI LP	Ownership	9.840	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	26-3806629			Fort Washington PE Opp Fund II, L.P.		.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership	15.170	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	26-3806629			Fort Washington PE Opp Fund II, L.P.		.OH.	.N/A.	Fort Washington PE Invest V LP	Ownership	6.700	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	26-3806629			Fort Washington PE Opp Fund II, L.P.		.OH.	.N/A.	Fort Washington PE Invest VII LP	Ownership	5.410	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	26-3806629			Fort Washington PE Opp Fund II, L.P.		.OH.	.N/A.	FIPEO II GP, LLC	Ownership	0.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	90-0989164			Fort Washington PE Opp Fund III, L.P.		.OH.	.N/A.	Fort Washington PE Invest VI LP	Ownership	3.750	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	90-0989164			Fort Washington PE Opp Fund III, L.P.		.OH.	.N/A.	Fort Washington PE Invest VIII LP	Ownership	3.180	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	90-0989164			Fort Washington PE Opp Fund III, L.P.		.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership	6.390	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	90-0989164			Fort Washington PE Opp Fund III, L.P.		.OH.	.N/A.	FIPEO III GP, LLC	Ownership	0.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	37-1736757			Fort Washington PE Opp Fund III-B, L.P.		.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership	99.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	37-1736757			Fort Washington PE Opp Fund III-B, L.P.		.OH.	.N/A.	FIPEO III GP, LLC	Ownership	0.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	47-1922641			Frontage Lodge Investor Holdings, LLC		.CO.	.N/A.	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	81-1698272			FIPEI VI GP, LLC		.OH.	.N/A.	Fort Washington Investment Advisors, Inc.	Ownership	100.000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-4844372			FIPEI VI GP, LLC		.OH.	.N/A.	Fort Washington Investment Advisors, Inc.	Ownership	100.000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	26-1073669			FIPEI VI GP, LLC		.OH.	.N/A.	Fort Washington Investment Advisors, Inc.	Ownership	100.000	WS Mutual Holding Co	N	

## ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(es)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
0836	Western-Southern Group	00000	27-1321253			FWPEI VII GP, LLC		OH	N/A	Fort Washington Investment Advisors, Inc.	Ownership	100.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	46-3584733			FWPEI VIII GP, LLC		OH	N/A	Fort Washington Investment Advisors, Inc.	Ownership	100.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	83-0980611			FWPEI X GP, LLC		OH	N/A	Fort Washington Investment Advisors, Inc.	Ownership	100.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	26-3806561			FWPEO II GP, LLC		OH	N/A	Fort Washington Investment Advisors, Inc.	Ownership	100.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	46-2895522			FWPEO III GP, LLC		OH	N/A	Fort Washington Investment Advisors, Inc.	Ownership	100.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	47-4083280			Gallatin Investor Holdings, LLC		TN	N/A	W&S Real Estate Holdings LLC	Ownership	98.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	45-3507078			Galleria Investor Holdings, LLC		TX	N/A	W&S Real Estate Holdings LLC	Ownership	98.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	26-1553878			Galveston Summerbrooke Apts LLC		TX	N/A	Summerbrooke Holdings LLC	Ownership	52.920	WS Mutual Holding Co.	N	
0836	Western-Southern Group	70939	13-2611847			Gerber Life Insurance Company		NY	IA	The Western and Southern Life Ins Co	Ownership	100.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	81-2646906			Golf Countryside Investor Holdings, LLC		FL	N/A	W&S Real Estate Holdings LLC	Ownership	98.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	81-1670352			Golf Sabal Inv. Holdings, LLC		FL	N/A	W&S Real Estate Holdings LLC	Ownership	98.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	82-2495007			Grand Dunes Senior Holdings, LLC		NC	N/A	W&S Real Estate Holdings LLC	Ownership	98.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	45-3457194			GS Multifamily Galleria LLC		TX	N/A	Galleria Investor Holdings, LLC	Ownership	57.820	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	26-3525111			GS Yorktown Apt LP		TX	N/A	YT Crossing Holdings, LLC	Ownership	57.820	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	26-3108420			Hearthview Praire Lake Apts LLC		IN	N/A	Prairie Lakes Holdings, LLC	Ownership	62.720	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	31-1328371			IFS Financial Services, Inc.		OH	DS	Western-Southern Life Assurance Co.	Ownership	100.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	43-2081325			Insurance Profillment Solutions, LLC		OH	N/A	The Western and Southern Life Ins Co	Ownership	100.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	74780	86-0214103			Integrity Life Insurance Co.		OH	IA	The Western and Southern Life Ins Co	Ownership	100.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	34-1826874			IR Mail Associates LTD		FL	N/A	The Western and Southern Life Ins Co	Ownership	49.500	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	81-2358660			Jacksonville Salisbury Apt Holdings, LLC		FL	N/A	W&S Real Estate Holdings LLC	Ownership	98.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	83-1797000			Keller Hicks Inv. Holdings, LLC		TX	N/A	W&S Real Estate Holdings LLC	Ownership	98.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	47-4171986			Kissimmee Investor Holdings, LLC		FL	N/A	W&S Real Estate Holdings LLC	Ownership	98.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	46-4737222			LaCenterra Apts. Investor Holdings, LLC		TX	N/A	The Western and Southern Life Ins Co	Ownership	98.000	WS Mutual Holding Co.	N	
0836	Western-Southern Group	65242	35-0457540			Lafayette Life Insurance Company		OH	IA	Western & Southern Financial Group, Inc.	Ownership	100.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	31-1705445			LaFrontera Holdings, LLC		TX	N/A	W&S Real Estate Holdings LLC	Ownership	74.250	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	27-2330466			Leroy Glen Investment LLC		OH	N/A	The Western and Southern Life Ins Co	Ownership	100.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	47-3380015			Linthicum Investor Holdings, LLC		MD	N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	35-2123483			LLIA Inc		OH	N/A	Lafayette Life Insurance Company	Ownership	100.000	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	82-3826695			Lorraine Senior Inv. Holdings, LLC		FL	N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	47-2577517			Lytle Park Inn, LLC		OH	N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	47-3966673			Main Lifeholdings		OH	N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	81-0732275			MC Investor Holdings, LLC		AZ	N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	82-1905557			Mercer Crossing Inv. Holdings, LLC		TX	N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	81-0743431			Midtown Park Inv. Holdings, LC		TX	N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	45-5439036			Miller Creek Investor Holdings, LLC		TN	N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	83-1815218			Monteressa Housing Inv. Holdings, LLC		FL	N/A	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co.	N	
0836	Western-Southern Group	75264	16-0958252			National Integrity Life Insurance Co.		NY	IA	Integrity Life Insurance Co.	Ownership	100.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	46-5030427			NE Emerson Edgewood, LLC		IN	N/A	Lafayette Life Insurance Company	Ownership	60.000	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	27-1024113			North Braeswood Meritage Holdings LLC		OH	N/A	Western-Southern Life Assurance Co.	Ownership	100.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	02-0593144			North Pittsburg Hotel LLC		PA	N/A	WSALD NPH LLC	Ownership	37.000	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	31-1427318			Northeast Cincinnati Hotel LLC		OH	N/A	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	45-2914674			NP Cranberry Hotel Holdings, LLC		PA	N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	46-5765100			Olathe Apt. Investor Holdings, LLC		KS	N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	47-1122741			One Kennedy Housing Investor Holdings, LLC		CT	N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	31-1338187			OTR Housing Associates LP		OH	N/A	The Western and Southern Life Ins Co	Ownership	98.000	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	46-1553387			Overland Apartments Investor Holdings, LLC		KS	N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	81-2515872			Patterson at First Investor Holdings, LLC		OH	N/A	Integrity Life Insurance Co.	Ownership	100.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	20-4322006			PCE LP		GA	N/A	The Western and Southern Life Ins Co	Ownership	41.900	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	20-4322006			PCE LP		GA	N/A	Western-Southern Life Assurance Co.	Ownership	22.340	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	47-3394236			Perimeter TC Investor Holdings		GA	N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	81-1659568			Pleasanton Hotel Investor Holdings, LLC		CA	N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	26-3167828			Prairie Lakes Holdings, LLC		IN	N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	41-3147951			Premium Residential Real Estate Fund II, LP		NY	N/A	The Western and Southern Life Ins Co	Ownership	2.500	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	82-1507720			Price Willis Lodging Holdings, LLC		SC	N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co.	N	

## ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(es)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0836	Western-Southern Group	.00000	34-19988937			Queen City Square LLC		.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership.	99.750	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	52-2056076			Race Street Dev Ltd		.OH.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	100.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	46-4725907			Railroad Parkside Investor Holdings, LLC		.AL.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	98.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	27-4266774			Randolph Tower Affordable Inv Fund LLC		.IL.	.N/A.	The Western and Southern Life Ins Co	Ownership.	99.990	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	82-2188516			Revel Investor Holdings, LLC		.CO.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	98.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	80-0246040			Ridgegate Commonwealth Apts LLC		.CO.	.N/A.	Ridgegate Holdings, LLC	Ownership.	52.920	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	26-3526448			Ridgegate Holdings, LLC		.CO.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	98.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	83-0812652			River Hollow Investor Holdings, LLC		.TX.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	98.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	81-1286981			Russell Bay Investor Holdings, LLC		.NV.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	98.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	81-2260159			San Tan Investor Holdings, LLC		.AZ.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	98.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	47-1617717			Settlers Ridge Robinson Investor Holdings, LLC		.PA.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	98.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	27-3564950			Seventh & Culvert Garage LLC		.OH.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	100.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	26-1554676			Shelbourne Campus Properties LLC		.KY.	.N/A.	Shelbourne Holdings, LLC	Ownership.	52.920	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	26-1944856			Shelbourne Holdings, LLC		.KY.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	98.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	45-4354663			Siena Investor Holding, LLC		.TX.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	69.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	83-2295656			Sixth and Saratoga NW, LLC		.KY.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	100.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	46-2930953			Skye Apts Investor Holdings, LLC		.MN.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	98.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	61-1328558			Skyport Hotel LLC		.KY.	.N/A.	The Western and Southern Life Ins Co	Ownership.	25.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	47-1553152			Sonterra Legacy Investor Holding, LLC		.OH.	.N/A.	2014 San Antonio Trust Agreement	Ownership.	100.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	47-2306231			Southside Tunnel Apts. Investor Holdings, LLC		.PA.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	98.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	46-2922655			SP Charlotte Apts. Investor Holdings, LLC		.NC.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	98.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	81-1827381			Stony Investor Holdings, LLC		.VA.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	98.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	81-3538359			Stout Metro Housing Holdings LLC		.IN.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	98.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	26-2348581			Summerbrooke Holdings LLC		.TX.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	98.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	26-4291356			Sundance Lafrontera Holdings LLC		.TX.	.N/A.	The Western and Southern Life Ins Co	Ownership.	62.720	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	70483	31-0487145		The Western and Southern Life Ins Co		.OH.	.UDP.	Western & Southern Financial Group, Inc	Ownership.	100.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	83-2399724			Three Choopt AA Inv. Holdings, LLC		.VA.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	98.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	31-1394672			Touchstone Advisors Inc		.OH.	.DS.	IFS Financial Services, Inc	Ownership.	100.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	47-6046379			Touchstone Securities, Inc		.NE.	.DS.	IFS Financial Services, Inc	Ownership.	100.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	47-5098714			Trevi Apartment Holdings, LLC		.AZ.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	98.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	20-5542652			Tri-State Fund II Growth LP		.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership.	29.840	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	20-5542652			Tri-State Fund II Growth LP		.OH.	.N/A.	Tri-State Ventures II, LLC	Ownership.	0.500	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	31-1788429			Tri-State Growth Capital Fund LP		.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership.	12.500	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	31-1788429			Tri-State Growth Capital Fund LP		.OH.	.N/A.	Tri-State Ventures, LLC	Ownership.	0.630	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	20-5542563			Tri-State Ventures II, LLC		.OH.	.N/A.	Fort Washington Investment Advisors, Inc.	Ownership.	100.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	31-1788428			Tri-State Ventures, LLC		.OH.	.N/A.	Fort Washington Investment Advisors, Inc.	Ownership.	100.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	31-1653922			Union Centre Hotel LLC		.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership.	25.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	81-4132070			Vernazza Housing Investor Holdings, LLC		.FL.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	98.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	82-2226959			View High Apts Investor Holdings, LLC		.MO.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	98.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	36-4107014			Vinings Trace		.OH.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	99.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	72-1388989			Vulcan Hotel LLC		.AL.	.N/A.	The Western and Southern Life Ins Co	Ownership.	25.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	31-0846576			W&S Brokerage Services, Inc		.OH.	.DS.	Western-Southern Life Assurance Co	Ownership.	100.000	WS Mutual Holding Co.	Y	
.0836	Western-Southern Group	.00000	31-1334221			W&S Financial Group Distributors Inc		.OH.	.DS.	Western-Southern Life Assurance Co	Ownership.	100.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	06-1804432			W&S Real Estate Holdings LLC		.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership.	100.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	83-1744878			Warm Springs Apt. Holdings, LLC		.NV.	.N/A.	WSLR Holdings LLC	Ownership.	100.000	WS Mutual Holding Co.		
.0836	Western-Southern Group	.00000	31-1732404			Western & Southern Financial Group, Inc		.OH.	.UDP.	Western-Southern Mutual Holding Company	Ownership.	100.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	06-1804434			Western & Southern Investment Holdings LLC		.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership.	100.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	31-1413821			Western-Southern Agency		.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership.	100.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	92622	31-1000236		Western-Southern Life Assurance Co		.OH.	.RE.	The Western and Southern Life Ins Co	Ownership.	100.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	31-1732405			Western-Southern Mutual Holding Company		.OH.	.UDP.	Western-Southern Mutual Holding Company	Ownership.	100.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	31-1732344			Windsor Hotel LLC		.CT.	.N/A.	The Western and Southern Life Ins Co	Ownership.	25.000	WS Mutual Holding Co.	N	
.0836	Western-Southern Group	.00000	81-4930979			WL Apartments Holdings, LLC		.OH.	.N/A.	2017 Houston Trust Agreement	Ownership.	100.000	WS Mutual Holding Co.	N	

## ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

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

1 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries Or Affiliates	9 Domi- ciliary Loca- tion	10 Relation- ship to Reporting Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Owner- ship Provide Per- centage	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Re- quired? (Y/N)	16 *
.0836	Western-Southern Group	.00000	31-1317879			Wright Exec Hotel LTD Partners	.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership.....	60.490	WS Mutual Holding Co		N	
.0836	Western-Southern Group	.00000	61-1182451			WS Airport Exchange GP LLC	.KY.	.N/A.	W&S Real Estate Holdings LLC	Ownership.....	74.000	WS Mutual Holding Co		N	
.0836	Western-Southern Group	.00000	20-2820067			WS CEH LLC	.OH.	.N/A.	W&S Real Estate Holdings LLC	Ownership.....	50.000	WS Mutual Holding Co		N	
.0836	Western-Southern Group	.00000	31-1303229			WS Country Place GP LLC	.GA.	.N/A.	W&S Real Estate Holdings LLC	Ownership.....	90.000	WS Mutual Holding Co		N	
.0836	Western-Southern Group	.00000	61-0998084			WS Lookout JV LLC	.KY.	.N/A.	The Western and Southern Life Ins Co	Ownership.....	50.000	WS Mutual Holding Co		N	
.0836	Western-Southern Group	.00000	20-1515960			WSA Commons LLC	.GA.	.N/A.	The Western and Southern Life Ins Co	Ownership.....	50.000	WS Mutual Holding Co		N	
.0836	Western-Southern Group	.00000	33-1058916			WSALD NPH LLC	.PA.	.N/A.	W&S Real Estate Holdings LLC	Ownership.....	50.000	WS Mutual Holding Co		N	
.0836	Western-Southern Group	.00000	20-0360272			WSL Partners LP	.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership.....	67.730	WS Mutual Holding Co		N	
.0836	Western-Southern Group	.00000	20-0360272			WSL Partners LP	.OH.	.N/A.	Fort Washington Capital Partners, LLC	Ownership.....	0.500	WS Mutual Holding Co		N	
.0836	Western-Southern Group	.00000	20-8843748			WSLR Birmingham	.AL.	.N/A.	WSLR Holdings LLC	Ownership.....	100.000	WS Mutual Holding Co		N	
.0836	Western-Southern Group	.00000	20-8843635			WSLR Cinti LLC	.OH.	.N/A.	WSLR Holdings LLC	Ownership.....	100.000	WS Mutual Holding Co		N	
.0836	Western-Southern Group	.00000	20-8843645			WSLR Columbus LLC	.OH.	.N/A.	WSLR Holdings LLC	Ownership.....	100.000	WS Mutual Holding Co		N	
.0836	Western-Southern Group	.00000	20-8843653			WSLR Dallas LLC	.TX.	.N/A.	WSLR Holdings LLC	Ownership.....	100.000	WS Mutual Holding Co		N	
.0836	Western-Southern Group	.00000	20-8843767			WSLR Hartford LLC	.CT.	.N/A.	WSLR Holdings LLC	Ownership.....	100.000	WS Mutual Holding Co		N	
.0836	Western-Southern Group	.00000	20-8843577			WSLR Holdings LLC	.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership.....	24.490	WS Mutual Holding Co		N	
.0836	Western-Southern Group	.00000	20-8843962			WSLR Skypoint LLC	.KY.	.N/A.	WSLR Holdings LLC	Ownership.....	100.000	WS Mutual Holding Co		N	
.0836	Western-Southern Group	.00000	20-8843814			WSLR Union LLC	.OH.	.N/A.	WSLR Holdings LLC	Ownership.....	100.000	WS Mutual Holding Co		N	
.0836	Western-Southern Group	.00000	26-3526711			YT Crossing Holdings, LLC	.TX.	.N/A.	W&S Real Estate Holdings LLC	Ownership.....	98.000	WS Mutual Holding Co		N	

Asterisk	Explanation

## ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

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

1 NAIC Company Code	2 ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred Under Reinsurance Agreements	10 *	11 Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	12	13 Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
..00000	31-1732405	Western & Southern Mutual Holding Company					203,199					203,199
..00000	31-1732404	Western & Southern Financial Group, Inc.		(289,247,383)			(3,738,128)					(292,985,511)
65242	35-0457540	The Lafayette Life Insurance Company		29,247,383			(31,132,507)					(1,885,124)
..00000	35-2123483	LLIA, Inc.					(41,639)					(41,639)
..70483	31-0487145	The Western & Southern Life Insurance Company	7,375,000	(25,000,000)	428,788,399		365,554,094					776,717,493
92622	31-1000236	Western-Southern Life Assurance Company	12,000,000	(1,200,000)	(442,631,529)		(153,480,239)					(585,311,768)
.99937	31-1191427	Columbus Life Insurance Company		35,000,000	(85,915,536)		(34,335,464)					(85,251,000)
74780	86-0214103	Integrity Life Insurance Company		250,000,000	(86,953,826)		(56,030,085)					107,016,089
75264	16-0958252	National Integrity Life Insurance Company			(47,572,508)		(29,475,769)					(77,048,277)
..00000	47-6046379	Touchstone Securities, Inc.					(3,596,715)					(3,596,715)
..00000	31-1328371	IFS Financial Services, Inc.					(2,217)					(2,217)
..00000	31-0846576	W&S Brokerage Services, Inc.		1,200,000			(2,439,342)					(1,239,342)
..00000	31-1394672	Touchstone Advisors, Inc.	(12,000,000)				(14,212,106)					(26,212,106)
..00000	43-2081325	Insurance Profillment Solutions, LLC					(1,359,896)					(1,359,896)
..00000	31-1018957	Eagle Realty Group, LLC					(11,422,835)					(11,422,835)
..00000	31-1301863	Fort Washington Investment Advisors, Inc.					(24,488,821)					(24,488,821)
..00000	31-1334221	W&S Financial Group Distributors, Inc.					(1,530)					(1,530)
..00000	06-1804434	Western & Southern Investment Holdings, LLC	(7,375,000)		234,285,000							(7,375,000)
..00000	34-1998937	Queen City Square LLC										234,285,000
9999999 Control Totals			0	0	0	0	0	0	0	XXX	0	0
												0

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

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

		Responses
<b>MARCH FILING</b>		
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
<b>APRIL FILING</b>		
5.	Will Management's Discussion and Analysis be filed by April 1?	YES
6.	Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
7.	Will the Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit (if required) be filed with the state of domicile and the NAIC by April 1?	YES
8.	Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
<b>JUNE FILING</b>		
9.	Will an audited financial report be filed by June 1?	YES
10.	Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
<b>AUGUST FILING</b>		
11.	Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1?	YES
<p>The following supplemental reports are required to be filed as part of your annual 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.</p>		
<b>MARCH FILING</b>		
12.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
13.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
14.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
15.	Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	NO
16.	Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
17.	Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	YES
18.	Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19.	Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20.	Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
22.	Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
23.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
24.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
25.	Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	YES
26.	Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	YES

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

27. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	.....	NO
28. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?	.....	NO
29. Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	.....	NO
30. Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	.....	NO
31. Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	.....	YES
32. Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	.....	YES
33. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?	.....	NO
34. Will the Worker's Compensation Carve-Out Supplement be filed by March 1?	.....	NO
35. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	.....	YES
36. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	.....	NO
37. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	.....	NO
38. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	.....	NO
39. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	.....	NO
40. Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1?	.....	YES

**APRIL FILING**

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

**AUGUST FILING**

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

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## Bar Codes:

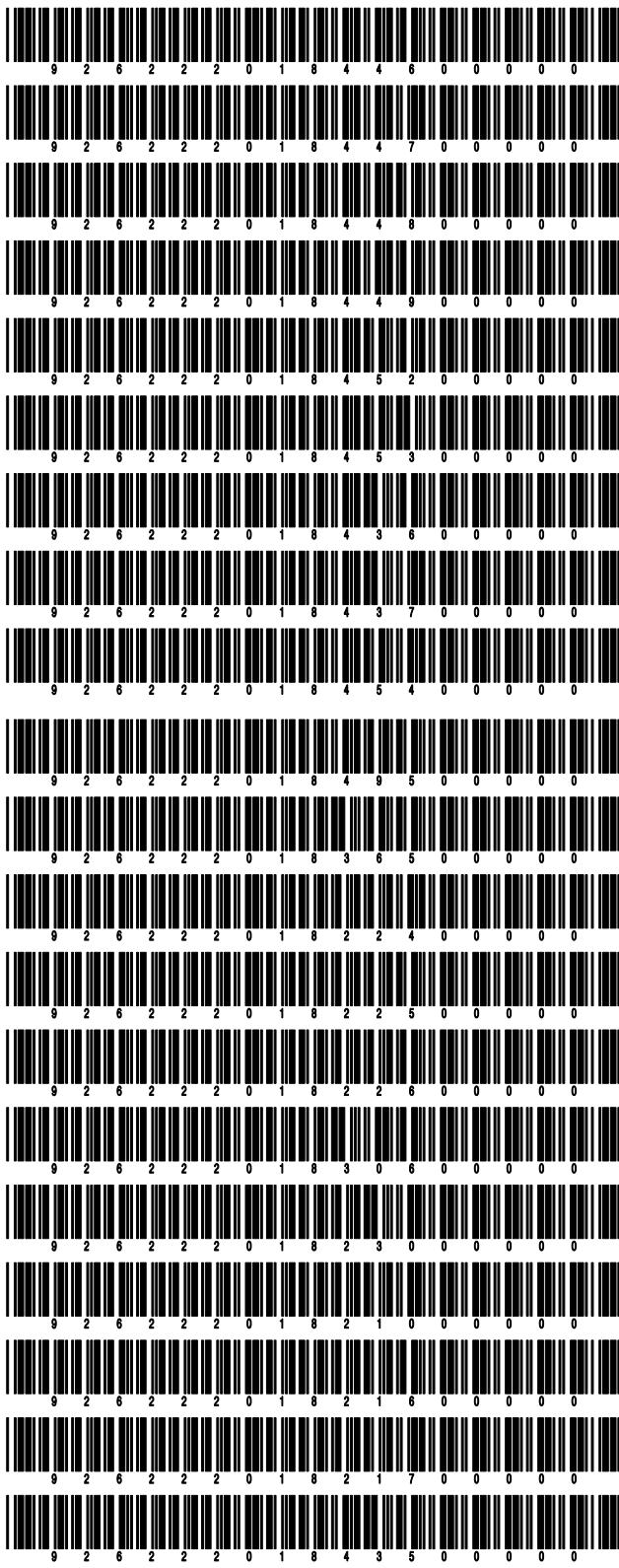
12. SIS Stockholder Information Supplement [Document Identifier 420]
13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]
14. Trusteed Surplus Statement [Document Identifier 490]
15. Participating Opinion for Exhibit 5 [Document Identifier 371]
18. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]
19. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]
20. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

## **SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
22. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
23. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
24. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]
27. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]
28. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]
29. Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436]
30. Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437]
33. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]
34. Workers' Compensation Carve-Out Supplement [Document Identifier 495]
36. Medicare Part D Coverage Supplement [Document Identifier 365]
37. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]
38. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]
39. Relief from the Requirements for Audit Committees [Document Identifier 226]
42. Long-Term Care Experience Reporting Forms [Document Identifier 306]
44. Credit Insurance Experience Exhibit [Document Identifier 230]
45. Accident and Health Policy Experience Exhibit [Document Identifier 210]
48. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]
49. Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]
50. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company  
**OVERFLOW PAGE FOR WRITE-INS**

Additional Write-ins for Liabilities Line 25

	1 Current Year	2 Prior Year
2504. Interest Payable – Policy and Contract Funds .....	48,316	
2597. Summary of remaining write-ins for Line 25 from overflow page	48,316	0



9 2 6 2 2 2 0 1 8 4 5 6 0 0 0 0 0 0

SUPPLEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company  
**VM-20 RESERVES SUPPLEMENT – PART 1**

**Life Insurance Reserves Valued According to VM-20 by Product Type  
For The Year Ended December 31, 2018  
(To Be Filed by March 1)  
(\$000 Omitted Except for Number of Policies)**

NAIC Group Code \_\_\_\_\_

NAIC Company Code \_\_\_\_\_

456-1

## SUPPLEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

**VM-20 RESERVES SUPPLEMENT – PART 2**

Reserves for Policies Not Based on VM-20 as a Result of the Three-Year Transition Period

For The Year Ended December 31, 2018

(To Be Filed by March 1)

(\$000 Omitted Except for Number of Policies)

	Three-Year Transition Period					
	Prior Year		Current Year			
	1 Gross Reserve	2 Net Reserve	3 Gross Reserve	4 Net Reserve	5 Number of Policies	6 Face Amount
1. Life Insurance Reserves						
1.1. Term Life	1,433	1,310	2,309	1,964	3,576	.867,790
1.2. Universal Life With Secondary Guarantee	89,832	89,364	92,420	91,982	7,450	.576,692
1.3. Non-Participating Whole Life						
1.4. Participating Whole Life						
1.5. Universal Life Without Secondary Guarantee						
1.6. Variable Universal Life	48,460	48,460				
1.7. Variable Life						
1.8. Indexed Life						
1.9. Aggregate Write-Ins for Other Products	0	0	0	0	0	0
2. Total Post-Reinsurance-Ceded Reserve (Sum of Lines 1.1 through 1.9)	139,725	139,134	94,729	93,946	11,026	1,444,482
<b>DETAILS OF WRITE-INS</b>						
1.901.						
1.902.						
1.903.						
1.998. Summary of remaining write-ins for Line 1.9 from overflow page	0	0	0	0	0	0
1.999. Totals (Lines 1.901 thru 1.903 plus 1.998) (Line 1.9 above)	0	0	0	0	0	0

**VM-20 RESERVES SUPPLEMENT – PART 3**Life PBR Exemption  
For The Year Ended December 31, 2018  
(To Be Filed by March 1)**Life PBR Exemption as defined in the NAIC adopted Valuation Manual (VM)**

- Has the company filed and been granted a Life PBR Exemption from the reserve requirements of VM-20 of the Valuation Manual by their state of domicile?  Yes  No
- If the response to Question 1 is "Yes", then check the source of the granted "Life PBR Exemption" definition? (Check either 2.1, 2.2 or 2.3)
  - NAIC Adopted VM
  - State Statute (SVL)  Complete items "a" and "b" as appropriate.
    - Is the criteria in the State Statute (SVL) different from the NAIC adopted VM?  Yes  No
    - If the answer to "a" above is "Yes", provide the criteria the state has used to grant the Life PBR Exemption (e.g., Group/Legal Entity criteria) and the minimum reserve requirements that are required by the state of domicile (if the minimum reserve requirements are the same as the Adopted VM, write SAME AS NAIC VM):  
.....
  - State Regulation  Complete items "a" and "b" as appropriate.
    - Is the criteria in the State Regulation different from the NAIC adopted VM?  Yes  No
    - If the answer to "a" above is "Yes", provide the criteria the state has used to grant the Life PBR Exemption (e.g., Group/Legal Entity criteria) and the minimum reserve requirements that are required by the state of domicile (if the minimum reserve requirements are the same as the Adopted VM, write SAME AS NAIC VM):  
.....

SUPPLEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

**VM-20 RESERVES SUPPLEMENT – PART 4**

Other Exclusions from Life PBR  
For The Year Ended December 31, 2018  
(To Be Filed by March 1)

1A. Has the company filed and been granted a Single State Exemption from the reserve requirements of VM-20 of the Valuation Manual by their state of domicile? ..... Yes [ ] No [ X ]

1B. If the answer to question 1A is "Yes" please discuss any business not covered under the Single State Exemption.

.....

2A. If the answer to question 1A is "Yes", does the company have risks for policies issued outside its state of domicile? ..... Yes [ ] No [ ]

2B. If the answer to question 2A is "Yes" please discuss the risks for policies issued outside the state of domicile, how those risks came to be a responsibility of the company, and why the company would still be considered a Single State Company with such risks.

.....

3. Is all of the company's individual ordinary life insurance business excluded from the requirements of VM-20 pursuant to Section II.B of the Valuation Manual? ..... Yes [ ] No [ X ]



SUPPLEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company

## SCHEDULE O SUPPLEMENT

For The Year Ended December 31, 2018  
(To Be Filed by March 1)

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

### SUPPLEMENTAL SCHEDULE O - PART 1

#### Development of Incurred Losses (\$000 Omitted)

#### Section A - Group Accident and Health

Years in Which Losses Were Incurred	Cumulative Net Amounts Paid Policyholders				
	1 2014	2 2015	3 2016	4 2017	5 2018(a)
1. Prior	.0	0	0	0	0
2. 2014					
3. 2015	XXX				
4. 2016	XXX	XXX			
5. 2017	XXX	XXX	XXX		
6. 2018	XXX	XXX	XXX	XXX	

#### Section B - Other Accident and Health

1. Prior	.0	0	0	0
2. 2014				
3. 2015	XXX			
4. 2016	XXX	XXX		
5. 2017	XXX	XXX	XXX	
6. 2018	XXX	XXX	XXX	XXX

#### Section C - Credit Accident and Health

1. Prior	.0	0	0	0
2. 2014				
3. 2015	XXX			
4. 2016	XXX	XXX		
5. 2017	XXX	XXX	XXX	
6. 2018	XXX	XXX	XXX	XXX

#### Section D -

1. Prior	.0	0	0	0
2. 2014				
3. 2015	XXX			
4. 2016	XXX	XXX		
5. 2017	XXX	XXX	XXX	
6. 2018	XXX	XXX	XXX	XXX

#### Section E -

1. Prior	.0	0	0	0
2. 2014				
3. 2015	XXX			
4. 2016	XXX	XXX		
5. 2017	XXX	XXX	XXX	
6. 2018	XXX	XXX	XXX	XXX

#### Section F -

1. Prior	.0	0	0	0
2. 2014				
3. 2015	XXX			
4. 2016	XXX	XXX		
5. 2017	XXX	XXX	XXX	
6. 2018	XXX	XXX	XXX	XXX

#### Section G -

1. Prior	.0	0	0	0
2. 2014				
3. 2015	XXX			
4. 2016	XXX	XXX		
5. 2017	XXX	XXX	XXX	
6. 2018	XXX	XXX	XXX	XXX

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

SUPPLEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company  
**SCHEDULE O SUPPLEMENT**

**SUPPLEMENTAL SCHEDULE O - PART 2**

Development of Incurred Losses

(\$000 Omitted)

**Section A - Group Accident and Health**

Years in Which Losses Were Incurred	Net Amounts Paid for Cost Containment Expenses				
	1 2014	2 2015	3 2016	4 2017	5 2018
1. Prior .....	.0	.0	.0	.0	.0
2. 2014 .....					
3. 2015 .....	XXX				
4. 2016 .....	XXX	XXX			
5. 2017 .....	XXX	XXX	XXX		
6. 2018 .....	XXX	XXX	XXX	XXX	

**Section B - Other Accident and Health**

1. Prior .....	.0	.0	.0	.0	.0
2. 2014 .....					
3. 2015 .....	XXX				
4. 2016 .....	XXX	XXX			
5. 2017 .....	XXX	XXX	XXX		
6. 2018 .....	XXX	XXX	XXX	XXX	

**Section C - Credit Accident and Health**

1. Prior .....	.0	.0	.0	.0	.0
2. 2014 .....					
3. 2015 .....	XXX				
4. 2016 .....	XXX	XXX			
5. 2017 .....	XXX	XXX	XXX		
6. 2018 .....	XXX	XXX	XXX	XXX	

**Section D -**

1. Prior .....	.0	.0	.0	.0	.0
2. 2014 .....					
3. 2015 .....	XXX				
4. 2016 .....	XXX	XXX			
5. 2017 .....	XXX	XXX	XXX		
6. 2018 .....	XXX	XXX	XXX	XXX	

**Section E -**

1. Prior .....	.0	.0	.0	.0	.0
2. 2014 .....					
3. 2015 .....	XXX				
4. 2016 .....	XXX	XXX			
5. 2017 .....	XXX	XXX	XXX		
6. 2018 .....	XXX	XXX	XXX	XXX	

**Section F -**

1. Prior .....	.0	.0	.0	.0	.0
2. 2014 .....					
3. 2015 .....	XXX				
4. 2016 .....	XXX	XXX			
5. 2017 .....	XXX	XXX	XXX		
6. 2018 .....	XXX	XXX	XXX	XXX	

**Section G -**

1. Prior .....	.0	.0	.0	.0	.0
2. 2014 .....					
3. 2015 .....	XXX				
4. 2016 .....	XXX	XXX			
5. 2017 .....	XXX	XXX	XXX		
6. 2018 .....	XXX	XXX	XXX	XXX	

SUPPLEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company  
**SCHEDULE O SUPPLEMENT**

**SUPPLEMENTAL SCHEDULE O - PART 3**

Development of Incurred Losses

(\$000 Omitted)

**Section A - Group Accident and Health**

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 2014	2 2015	3 2016	4 2017	5 2018
1. 2014 .....				XXX .....	XXX .....
2. 2015 .....	XXX .....				XXX .....
3. 2016 .....	XXX .....	XXX .....			
4. 2017 .....	XXX .....	XXX .....	XXX .....		
5. 2018 .....	XXX .....	XXX .....	XXX .....	XXX .....	XXX .....

**Section B - Other Accident and Health**

1. 2014 .....				XXX .....	XXX .....
2. 2015 .....	XXX .....				XXX .....
3. 2016 .....	XXX .....	XXX .....			
4. 2017 .....	XXX .....	XXX .....	XXX .....		
5. 2018 .....	XXX .....				

**Section C - Credit Accident and Health**

1. 2014 .....				XXX .....	XXX .....
2. 2015 .....	XXX .....				XXX .....
3. 2016 .....	XXX .....	XXX .....			
4. 2017 .....	XXX .....	XXX .....	XXX .....		
5. 2018 .....	XXX .....				

**Section D -**

1. 2014 .....				XXX .....	XXX .....
2. 2015 .....	XXX .....				XXX .....
3. 2016 .....	XXX .....	XXX .....			
4. 2017 .....	XXX .....	XXX .....	XXX .....		
5. 2018 .....	XXX .....				

**Section E -**

1. 2014 .....				XXX .....	XXX .....
2. 2015 .....	XXX .....				XXX .....
3. 2016 .....	XXX .....	XXX .....			
4. 2017 .....	XXX .....	XXX .....	XXX .....		
5. 2018 .....	XXX .....				

**Section F -**

1. 2014 .....				XXX .....	XXX .....
2. 2015 .....	XXX .....				XXX .....
3. 2016 .....	XXX .....	XXX .....			
4. 2017 .....	XXX .....	XXX .....	XXX .....		
5. 2018 .....	XXX .....				

**Section G -**

1. 2014 .....				XXX .....	XXX .....
2. 2015 .....	XXX .....				XXX .....
3. 2016 .....	XXX .....	XXX .....			
4. 2017 .....	XXX .....	XXX .....	XXX .....		
5. 2018 .....	XXX .....				

**SUPPLEMENT FOR THE YEAR 2018 OF THE Western-Southern Life Assurance Company**  
**SCHEDULE O SUPPLEMENT**

**SUPPLEMENTAL SCHEDULE O - PART 4**

**Development of Incurred Losses**

(\$000 Omitted)

**Section A - Group Accident and Health**

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
	1 2014	2 2015	3 2016	4 2017	5 2018
1. 2014 .....					
2. 2015 .....	XXX				
3. 2016 .....	XXX	XXX			
4. 2017 .....	XXX	XXX	XXX		
5. 2018 .....	XXX	XXX	XXX	XXX	

**Section B - Other Accident and Health**

1. 2014 .....					
2. 2015 .....	XXX				
3. 2016 .....	XXX	XXX			
4. 2017 .....	XXX	XXX	XXX		
5. 2018 .....	XXX	XXX	XXX	XXX	

**Section C - Credit Accident and Health**

1. 2014 .....					
2. 2015 .....	XXX				
3. 2016 .....	XXX	XXX			
4. 2017 .....	XXX	XXX	XXX		
5. 2018 .....	XXX	XXX	XXX	XXX	

**Section D -**

1. 2014 .....					
2. 2015 .....	XXX				
3. 2016 .....	XXX	XXX			
4. 2017 .....	XXX	XXX	XXX		
5. 2018 .....	XXX	XXX	XXX	XXX	

**Section E -**

1. 2014 .....					
2. 2015 .....	XXX				
3. 2016 .....	XXX	XXX			
4. 2017 .....	XXX	XXX	XXX		
5. 2018 .....	XXX	XXX	XXX	XXX	

**Section F -**

1. 2014 .....					
2. 2015 .....	XXX				
3. 2016 .....	XXX	XXX			
4. 2017 .....	XXX	XXX	XXX		
5. 2018 .....	XXX	XXX	XXX	XXX	

**Section G -**

1. 2014 .....					
2. 2015 .....	XXX				
3. 2016 .....	XXX	XXX			
4. 2017 .....	XXX	XXX	XXX		
5. 2018 .....	XXX	XXX	XXX	XXX	

**SUPPLEMENTAL SCHEDULE O - PART 5**

(\$000 OMITTED)

Reserve and Liability Methodology - Exhibits 6 and 8

Line of Business	1 Methodology	2 Amount
1. Industrial Life .....		
2. Ordinary Life .....	Other	13,691
3. Individual Annuity .....	Other	21
4. Supplementary Contracts .....		
5. Credit Life .....		
6. Group Life .....		
7. Group Annuities .....		
8. Group Accident and Health .....		
9. Credit Accident and Health .....		
10. Other Accident and Health .....		
11. Total .....		13,712

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