



5 2 0 2 2 2 0 1 9 2 0 1 0 0 1 0 0

ANNUAL STATEMENT  
FOR THE YEAR ENDING DECEMBER 31, 2019  
OF THE CONDITION AND AFFAIRS OF THE

UDC OHIO, INC.

(Name)

NAIC Group Code 00549 (Current Period) , 00549 (Prior Period) NAIC Company Code 52022 Employer's ID Number 74-2609036

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

Country of Domicile United States

Licensed as business type: Life, Accident & Health [ ] Property/Casualty [ ] Hospital, Medical & Dental Service or Indemnity [ ]  
Dental Service Corporation [ ] Vision Service Corporation [ ] Health Maintenance Organization [ ]  
Other [ X ] Is HMO, Federally Qualified? Yes [ ] No [ ]

Incorporated/Organized 04/20/1990 Commenced Business 05/17/1990

Statutory Home Office 3151 Pfeiffer Road, Suite 200 (Street and Number) , Blue Ash, OH, US 45242 (City or Town, State, Country and Zip Code)

Main Administrative Office One Sun Life Executive Park (Street and Number)

Wellesley Hills, MA, US 02481 (City or Town, State, Country and Zip Code) 781-416-3184 (Area Code) (Telephone Number)

Mail Address One Sun Life Executive Park (Street and Number or P.O. Box) , Wellesley Hills, MA, US 02481 (City or Town, State, Country and Zip Code)

Primary Location of Books and Records One Sun Life Executive Park (Street and Number)

Wellesley Hills, MA, US 02481 (City or Town, State, Country and Zip Code) 781-416-3184 (Area Code) (Telephone Number) (Extension)

Internet Web Site Address N/A

Statutory Statement Contact Elizabeth Burkhardt (Name) , 781-416-3184 (Area Code) (Telephone Number) (Extension)  
state.filings@sunlife.com (E-Mail Address) 781-446-1779 (Fax Number)

OFFICERS

Name	Title	Name	Title
STACIA NALANI ALMQUIST	PRESIDENT	COLLEEN LOUISE KALLAS	SECRETARY
AMY JO GOERKE	TREASURER	ERIC STEVEN VANDENBERG	ACTUARY

OTHER OFFICERS

DIRECTORS OR TRUSTEES

STACIA NALANI ALMQUIST

State of MISSOURI

ss

County of JACKSON

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.

STACIA NALANI ALMQUIST  
PRESIDENT

COLLEEN LOUISE KALLAS  
SECRETARY

AMY JO GOERKE  
TREASURER

Subscribed and sworn to before me this  
day of FEBRUARY, 2020

a. Is this an original filing? Yes [ X ] No [ ]  
b. If no:  
1. State the amendment number  
2. Date filed  
3. Number of pages attached

ROBIN L. PIERCE, NOTARY PUBLIC  
SEPTEMBER 23, 2020

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	250,051		250,051	249,989
2. Stocks (Schedule D):				
2.1 Preferred stocks .....	0		0	0
2.2 Common stocks .....	0		0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....			0	0
3.2 Other than first liens .....			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ ..... encumbrances).....			0	0
4.2 Properties held for the production of income (less \$ ..... encumbrances) .....			0	0
4.3 Properties held for sale (less \$ ..... encumbrances) .....			0	0
5. Cash (\$ .....610,387 , Schedule E-Part 1), cash equivalents (\$ .....0 , Schedule E-Part 2) and short-term investments (\$ .....0 , Schedule DA).....	610,387		610,387	572,942
6. Contract loans (including \$ ..... premium notes).....			0	0
7. Derivatives (Schedule DB).....	0		0	0
8. Other invested assets (Schedule BA) .....	0		0	0
9. Receivables for securities .....			0	0
10. Securities lending reinvested collateral assets (Schedule DL).....			0	0
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	860,438	0	860,438	822,931
13. Title plants less \$ ..... charged off (for Title insurers only).....			0	0
14. Investment income due and accrued .....	1,426		1,426	990
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	2,515	283	2,232	5,667
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums).....			0	0
15.3 Accrued retrospective premiums (\$ ..... ) and contracts subject to redetermination (\$ ..... ) .....			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....			0	0
16.2 Funds held by or deposited with reinsured companies .....			0	0
16.3 Other amounts receivable under reinsurance contracts .....			0	0
17. Amounts receivable relating to uninsured plans .....			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....			0	0
18.2 Net deferred tax asset.....			0	0
19. Guaranty funds receivable or on deposit .....			0	0
20. Electronic data processing equipment and software.....			0	0
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....			0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			0	0
23. Receivables from parent, subsidiaries and affiliates .....			0	9,148
24. Health care (\$ ..... ) and other amounts receivable.....	11,710	11,710	0	0
25. Aggregate write-ins for other-than-invested assets .....	0	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	876,089	11,993	864,096	838,736
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	0
28. Total (Lines 26 and 27)	876,089	11,993	864,096	838,736
DETAILS OF WRITE-INS				
1101. ....			0	0
1102. ....			0	0
1103. ....			0	0
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above) .....	0	0	0	0
2501. ....			0	0
2502. ....			0	0
2503. ....			0	0
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above) .....	0	0	0	0

LIABILITIES, CAPITAL AND SURPLUS

	Current Year			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$ ..... reinsurance ceded)	8,712		8,712	11,474
2. Accrued medical incentive pool and bonus amounts .....			0	0
3. Unpaid claims adjustment expenses .....	73		73	83
4. Aggregate health policy reserves, including the liability of \$ ..... for medical loss ratio rebate per the Public Health Service Act.....	11,310		11,310	12,723
5. Aggregate life policy reserves .....			0	0
6. Property/casualty unearned premium reserves .....			0	0
7. Aggregate health claim reserves.....			0	0
8. Premiums received in advance .....	8,618		8,618	12,605
9. General expenses due or accrued .....	36,008		36,008	60,691
10.1 Current federal and foreign income tax payable and interest thereon (including \$ ..... on realized capital gains (losses)).....			0	0
10.2 Net deferred tax liability .....			0	0
11. Ceded reinsurance premiums payable .....			0	0
12. Amounts withheld or retained for the account of others .....			0	0
13. Remittances and items not allocated .....			0	0
14. Borrowed money (including \$ ..... current) and interest thereon \$ ..... (including \$ ..... current) .....			0	0
15. Amounts due to parent, subsidiaries and affiliates .....	12,480		12,480	0
16. Derivatives.....		0	0	0
17. Payable for securities .....			0	0
18. Payable for securities lending .....			0	0
19. Funds held under reinsurance treaties (with \$ ..... authorized reinsurers, \$ ..... unauthorized reinsurers and \$ ..... certified reinsurers).....			0	0
20. Reinsurance in unauthorized and certified (\$ .....) companies.....			0	0
21. Net adjustments in assets and liabilities due to foreign exchange rates .....			0	0
22. Liability for amounts held under uninsured plans .....			0	0
23. Aggregate write-ins for other liabilities (including \$ ..... current) .....	75	0	75	73
24. Total liabilities (Lines 1 to 23).....	77,276	0	77,276	97,649
25. Aggregate write-ins for special surplus funds .....	XXX	XXX	6,713	0
26. Common capital stock .....	XXX	XXX	100	100
27. Preferred capital stock .....	XXX	XXX		0
28. Gross paid in and contributed surplus .....	XXX	XXX	865,537	865,537
29. Surplus notes .....	XXX	XXX		0
30. Aggregate write-ins for other-than-special surplus funds .....	XXX	XXX	0	0
31. Unassigned funds (surplus) .....	XXX	XXX	(85,530)	(124,550)
32. Less treasury stock, at cost:				
32.1 ..... shares common (value included in Line 26 \$ ..... ) .....	XXX	XXX		0
32.2 ..... shares preferred (value included in Line 27 \$ ..... ) .....	XXX	XXX		0
33. Total capital and surplus (Lines 25 to 31 minus Line 32) .....	XXX	XXX	786,820	741,087
34. Total liabilities, capital and surplus (Lines 24 and 33)	XXX	XXX	864,096	838,736
DETAILS OF WRITE-INS				
2301. Stale checks.....	75		75	73
2302. ....				
2303. ....				
2398. Summary of remaining write-ins for Line 23 from overflow page .....	0	0	0	0
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	75	0	75	73
2501. Surplus appropriated for ACA Section 9010 Fee.....	XXX	XXX	6,713	0
2502. ....	XXX	XXX		
2503. ....	XXX	XXX		
2598. Summary of remaining write-ins for Line 25 from overflow page .....	XXX	XXX	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	XXX	XXX	6,713	0
3001. ....	XXX	XXX		0
3002. ....	XXX	XXX		0
3003. ....	XXX	XXX		0
3098. Summary of remaining write-ins for Line 30 from overflow page .....	XXX	XXX	0	0
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	XXX	XXX	0	0

STATEMENT OF REVENUE AND EXPENSES

	Current Year		Prior Year
	1 Uncovered	2 Total	3 Total
1. Member Months.....	XXX	41,748	61,325
2. Net premium income (including \$ .....0 non-health premium income).....	XXX	380,449	551,992
3. Change in unearned premium reserves and reserve for rate credits .....	XXX	1,413	4,280
4. Fee-for-service (net of \$ ..... medical expenses) .....	XXX		0
5. Risk revenue .....	XXX		0
6. Aggregate write-ins for other health care related revenues .....	XXX	0	0
7. Aggregate write-ins for other non-health revenues .....	XXX	0	0
8. Total revenues (Lines 2 to 7) .....	XXX	381,862	556,272
<b>Hospital and Medical:</b>			
9. Hospital/medical benefits .....			0
10. Other professional services .....		165,477	231,147
11. Outside referrals .....			0
12. Emergency room and out-of-area .....			0
13. Prescription drugs .....			0
14. Aggregate write-ins for other hospital and medical .....	0	0	0
15. Incentive pool, withhold adjustments and bonus amounts.....			0
16. Subtotal (Lines 9 to 15) .....	0	165,477	231,147
<b>Less:</b>			
17. Net reinsurance recoveries .....			0
18. Total hospital and medical (Lines 16 minus 17) .....	0	165,477	231,147
19. Non-health claims (net).....			0
20. Claims adjustment expenses, including \$ .....0 cost containment expenses.....		3,371	3,164
21. General administrative expenses.....		188,718	225,231
22. Increase in reserves for life and accident and health contracts (including \$ ..... increase in reserves for life only).....		0	0
23. Total underwriting deductions (Lines 18 through 22) .....	0	357,566	459,542
24. Net underwriting gain or (loss) (Lines 8 minus 23) .....	XXX	24,296	96,730
25. Net investment income earned (Exhibit of Net Investment Income, Line 17).....		12,075	4,394
26. Net realized capital gains (losses) less capital gains tax of \$ .....			0
27. Net investment gains (losses) (Lines 25 plus 26) .....	0	12,075	4,394
28. Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$ ..... ) (amount charged off \$ ..... )] .....		0	0
29. Aggregate write-ins for other income or expenses .....	0	0	0
30. Net income or (loss) after capital gains tax and before all other federal income taxes (Lines 24 plus 27 plus 28 plus 29).....	XXX	36,371	101,124
31. Federal and foreign income taxes incurred .....	XXX		0
32. Net income (loss) (Lines 30 minus 31) .....	XXX	36,371	101,124
<b>DETAILS OF WRITE-INS</b>			
0601. ....	XXX		0
0602. ....	XXX		0
0603. ....	XXX		0
0698. Summary of remaining write-ins for Line 6 from overflow page .....	XXX	0	0
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above) .....	XXX	0	0
0701. ....	XXX		0
0702. ....	XXX		0
0703. ....	XXX		0
0798. Summary of remaining write-ins for Line 7 from overflow page .....	XXX	0	0
0799. Totals (Lines 0701 through 0703 plus 0798) (Line 7 above) .....	XXX	0	0
1401. ....			0
1402. ....			0
1403. ....			0
1498. Summary of remaining write-ins for Line 14 from overflow page .....	0	0	0
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above) .....	0	0	0
2901. ....			0
2902. ....			0
2903. ....			0
2998. Summary of remaining write-ins for Line 29 from overflow page .....	0	0	0
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above) .....	0	0	0

STATEMENT OF REVENUE AND EXPENSES (Continued)

	1 Current Year	2 Prior Year
CAPITAL & SURPLUS ACCOUNT		
33. Capital and surplus prior reporting year .....	741,087	640,472
34. Net income or (loss) from Line 32 .....	36,371	101,124
35. Change in valuation basis of aggregate policy and claim reserves .....		0
36. Change in net unrealized capital gains (losses) less capital gains tax of \$ .....		0
37. Change in net unrealized foreign exchange capital gain or (loss) .....		0
38. Change in net deferred income tax .....		0
39. Change in nonadmitted assets .....	9,362	(509)
40. Change in unauthorized and certified reinsurance .....	0	0
41. Change in treasury stock .....	0	0
42. Change in surplus notes .....	0	0
43. Cumulative effect of changes in accounting principles .....		0
44. Capital Changes:		
44.1 Paid in .....	0	0
44.2 Transferred from surplus (Stock Dividend) .....		0
44.3 Transferred to surplus .....		0
45. Surplus adjustments:		
45.1 Paid in .....	0	0
45.2 Transferred to capital (Stock Dividend) .....	0	0
45.3 Transferred from capital .....		0
46. Dividends to stockholders .....		0
47. Aggregate write-ins for gains or (losses) in surplus .....	0	0
48. Net change in capital and surplus (Lines 34 to 47) .....	45,733	100,615
49. Capital and surplus end of reporting year (Line 33 plus 48)	786,820	741,087
DETAILS OF WRITE-INS		
4701. ....		0
4702. ....		0
4703. ....		0
4798. Summary of remaining write-ins for Line 47 from overflow page .....	0	0
4799. Totals (Lines 4701 through 4703 plus 4798) (Line 47 above)	0	0

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	385,882	555,017
2. Net investment income	11,577	4,884
3. Miscellaneous income	0	0
4. Total (Lines 1 through 3)	397,459	559,901
5. Benefit and loss related payments	168,239	234,284
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		0
7. Commissions, expenses paid and aggregate write-ins for deductions	216,782	234,945
8. Dividends paid to policyholders		0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	0	0
10. Total (Lines 5 through 9)	385,021	469,229
11. Net cash from operations (Line 4 minus Line 10)	12,438	90,672
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	0	60,000
12.2 Stocks	0	0
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	0	60,000
13. Cost of investments acquired (long-term only):		
13.1 Bonds	0	60,089
13.2 Stocks	0	0
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	0	60,089
14. Net increase (decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	0	(89)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities		0
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	25,007	(17,998)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	25,007	(17,998)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	37,445	72,585
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	572,942	500,357
19.2 End of year (Line 18 plus Line 19.1)	610,387	572,942

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UDC OHIO, INC.

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	3	4	5	6	7	8	9	10
	Total	Comprehensive (Hospital & Medical)	Medicare Supplement	Dental Only	Vision Only	Federal Employees Health Benefit Plan	Title XVIII Medicare	Title XIX Medicaid	Other Health	Other Non-Health
1. Net premium income .....	380,449	0	0	380,449	0	0	0	0	0	0
2. Change in unearned premium reserves and reserve for rate credit .....	1,413			1,413						
3. Fee-for-service (net of \$ ..... medical expenses) .....	0									XXX
4. Risk revenue.....	0									XXX
5. Aggregate write-ins for other health care related revenues.....	0	0	0	0	0	0	0	0	0	XXX
6. Aggregate write-ins for other non-health care related revenues .....	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
7. Total revenues (Lines 1 to 6).....	381,862	0	0	381,862	0	0	0	0	0	0
8. Hospital/medical benefits .....	0									XXX
9. Other professional services .....	165,477			165,477						XXX
10. Outside referrals .....	0									XXX
11. Emergency room and out-of-area .....	0									XXX
12. Prescription drugs .....	0									XXX
13. Aggregate write-ins for other hospital and medical.....	0	0	0	0	0	0	0	0	0	XXX
14. Incentive pool, withhold adjustments and bonus amounts.....	0									XXX
15. Subtotal (Lines 8 to 14) .....	165,477	0	0	165,477	0	0	0	0	0	XXX
16. Net reinsurance recoveries .....	0									XXX
17. Total hospital and medical (Lines 15 minus 16) .....	165,477	0	0	165,477	0	0	0	0	0	XXX
18. Non-health claims (net) .....	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
19. Claims adjustment expenses including \$ ..... cost containment expenses.....	3,371			3,371						
20. General administrative expenses .....	188,718			188,718						
21. Increase in reserves for accident and health contracts .....	0									XXX
22. Increase in reserves for life contracts.....	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
23. Total underwriting deductions (Lines 17 to 22) .....	357,566	0	0	357,566	0	0	0	0	0	0
24. Net underwriting gain or (loss) (Line 7 minus Line 23) .....	24,296	0	0	24,296	0	0	0	0	0	0
DETAILS OF WRITE-INS										
0501. ....										XXX
0502. ....										XXX
0503. ....										XXX
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0	0	0	0	0	0	0	0	XXX
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 5 above) .....	0	0	0	0	0	0	0	0	0	XXX
0601. ....		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0602. ....		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0603. ....		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0698. Summary of remaining write-ins for Line 6 from overflow page.....	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above) .....	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
1301. ....										XXX
1302. ....										XXX
1303. ....										XXX
1398. Summary of remaining write-ins for Line 13 from overflow page .....	0	0	0	0	0	0	0	0	0	XXX
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0	0	0	0	0	XXX

UNDERWRITING AND INVESTMENT EXHIBIT  
PART 1 - PREMIUMS

	1	2	3	4
Line of Business	Direct Business	Reinsurance Assumed	Reinsurance Ceded	Net Premium Income (Cols. 1+2-3)
1. Comprehensive (hospital and medical) .....				.0
2. Medicare Supplement .....				.0
3. Dental only.....	380,449			380,449
4. Vision only.....				.0
5. Federal Employees Health Benefits Plan .....				.0
6. Title XVIII - Medicare .....				.0
7. Title XIX - Medicaid.....				.0
8. Other health.....				.0
9. Health subtotal (Lines 1 through 8) .....	380,449	.0	.0	380,449
10. Life .....				.0
11. Property/casualty.....				.0
12. Totals (Lines 9 to 11)	380,449	0	0	380,449



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UDC OHIO, INC.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 – CLAIMS INCURRED DURING THE YEAR

	1	2	3	4	5	6	7	8	9	10
	Total	Comprehensive (Hospital & Medical)	Medicare Supplement	Dental Only	Vision Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Other Health	Other Non- Health
1. Payments during the year:										
1.1 Direct .....	168,239			168,239						
1.2 Reinsurance assumed .....	0									
1.3 Reinsurance ceded .....	0									
1.4 Net .....	168,239	0	0	168,239	0	0	0	0	0	0
2. Paid medical incentive pools and bonuses	0									
3. Claim liability December 31, current year from Part 2A:										
3.1 Direct .....	8,712	0	0	8,712	0	0	0	0	0	0
3.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded .....	0	0	0	0	0	0	0	0	0	0
3.4 Net .....	8,712	0	0	8,712	0	0	0	0	0	0
4. Claim reserve December 31, current year from Part 2D:										
4.1 Direct .....	0									
4.2 Reinsurance assumed .....	0									
4.3 Reinsurance ceded .....	0	0	0	0	0	0	0	0	0	
4.4 Net .....	0	0	0	0	0	0	0	0	0	0
5. Accrued medical incentive pools and bonuses, current year	0									
6. Net healthcare receivables (a)	0									
7. Amounts recoverable from reinsurers December 31, current year	0									
8. Claim liability December 31, prior year from Part 2A:										
8.1 Direct .....	11,474	0	0	11,474	0	0	0	0	0	0
8.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0
8.3 Reinsurance ceded .....	0	0	0	0	0	0	0	0	0	0
8.4 Net .....	11,474	0	0	11,474	0	0	0	0	0	0
9. Claim reserve December 31, prior year from Part 2D:										
9.1 Direct .....	0	0	0	0	0	0	0	0	0	0
9.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0
9.3 Reinsurance ceded .....	0	0	0	0	0	0	0	0	0	0
9.4 Net .....	0	0	0	0	0	0	0	0	0	0
10. Accrued medical incentive pools and bonuses, prior year	0	0	0	0	0	0	0	0	0	0
11. Amounts recoverable from reinsurers December 31, prior year	0	0	0	0	0	0	0	0	0	0
12. Incurred benefits:										
12.1 Direct .....	165,477	0	0	165,477	0	0	0	0	0	0
12.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0
12.3 Reinsurance ceded .....	0	0	0	0	0	0	0	0	0	0
12.4 Net .....	165,477	0	0	165,477	0	0	0	0	0	0
13. Incurred medical incentive pools and bonuses	0	0	0	0	0	0	0	0	0	0

(a) Excludes \$ ..... 11,710 loans or advances to providers not yet expensed.

UNDERWRITING AND INVESTMENT EXHIBIT  
PART 2A - CLAIMS LIABILITY END OF CURRENT YEAR

	1	2	3	4	5	6	7	8	9	10
	Total	Comprehensive (Hospital and Medical)	Medicare Supplement	Dental Only	Vision Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Other Health	Other Non-Health
1. Reported in Process of Adjustment:										
1.1. Direct .....	0									
1.2. Reinsurance assumed .....	0									
1.3. Reinsurance ceded .....	0									
1.4. Net .....	0	0	0	0	0	0	0	0	0	0
2. Incurred but Unreported:										
2.1. Direct .....	1,656			1,656						
2.2. Reinsurance assumed .....	0									
2.3. Reinsurance ceded .....	0									
2.4. Net .....	1,656	0	0	1,656	0	0	0	0	0	0
3. Amounts Withheld from Paid Claims and Capitations:										
3.1. Direct .....	7,056			7,056						
3.2. Reinsurance assumed .....	0									
3.3. Reinsurance ceded .....	0									
3.4. Net .....	7,056	0	0	7,056	0	0	0	0	0	0
4. TOTALS:										
4.1. Direct .....	8,712	0	0	8,712	0	0	0	0	0	0
4.2. Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0
4.3. Reinsurance ceded .....	0	0	0	0	0	0	0	0	0	0
4.4. Net .....	8,712	0	0	8,712	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UDC OHIO, INC.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2B - ANALYSIS OF CLAIMS UNPAID - PRIOR YEAR-NET OF REINSURANCE

Line of Business	Claims Paid During the Year		Claim Reserve and Claim Liability December 31 of Current Year		5  Claims Incurred in Prior Years (Columns 1 + 3)	6  Estimated Claim Reserve and Claim Liability December 31 of Prior Year
	1  On Claims Incurred Prior to January 1 of Current Year	2  On Claims Incurred During the Year	3  On Claims Unpaid December 31 of Prior Year	4  On Claims Incurred During the Year		
1. Comprehensive (hospital and medical) .....					0	0
2. Medicare Supplement .....					0	0
3. Dental Only.....	1,280	166,959	9	8,703	1,289	11,474
4. Vision Only.....					0	0
5. Federal Employees Health Benefits Plan .....					0	0
6. Title XVIII - Medicare .....					0	0
7. Title XIX - Medicaid.....					0	0
8. Other health .....					0	0
9. Health subtotal (Lines 1 to 8).....	1,280	166,959	9	8,703	1,289	11,474
10. Healthcare receivables (a).....					0	0
11. Other non-health.....					0	0
12. Medical incentive pools and bonus amounts .....					0	0
13. Totals (Lines 9-10+11+12)	1,280	166,959	9	8,703	1,289	11,474

(a) Excludes \$ .....11,710 loans or advances to providers not yet expensed.

Pt 2C - Sn A - Paid Claims - Comp

NONE

Pt 2C - Sn A - Paid Claims - MS

NONE

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UDC OHIO, INC.

UNDERWRITING AND INVESTMENT EXHIBIT  
PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS  
(\$000 Omitted)

Section A – Paid Health Claims - Dental Only

Year in Which Losses Were Incurred	Cumulative Net Amounts Paid				
	1 2015	2 2016	3 2017	4 2018	5 2019
1. Prior .....	.3	.3	.3	.3	.3
2. 2015 .....	.633	.637	.637	.637	.637
3. 2016 .....	XXX	.572	.573	.573	.573
4. 2017 .....	XXX	XXX	.469	.470	.470
5. 2018 .....	XXX	XXX	XXX	.233	.234
6. 2019 .....	XXX	XXX	XXX	XXX	.167

Section B – Incurred Health Claims - Dental Only

Year in Which Losses Were Incurred	Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
	1 2015	2 2016	3 2017	4 2018	5 2019
1. Prior .....	.3	.3	.3	.3	.3
2. 2015 .....	.650	.637	.637	.637	.637
3. 2016 .....	XXX	.584	.573	.573	.573
4. 2017 .....	XXX	XXX	.484	.470	.470
5. 2018 .....	XXX	XXX	XXX	.244	.234
6. 2019 .....	XXX	XXX	XXX	XXX	.176

Section C – Incurred Year Health Claims and Claims Adjustment Expense Ratio – Dental Only

Years in which Premiums were Earned and Claims were Incurred	1  Premiums Earned	2  Claims Payments	3  Claim Adjustment Expense Payments	4  (Col. 3/2) Percent	5  Claim and Claim Adjustment Expense Payments (Col. 2+3)	6  (Col. 5/1) Percent	7  Claims Unpaid	8  Unpaid Claims Adjustment Expenses	9  Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10  (Col. 9/1) Percent
1. 2015.....	.844	.637	.5	.0.8	.642	.76.1			.642	.76.1
2. 2016.....	.701	.573	.6	.1.0	.579	.82.6			.579	.82.6
3. 2017.....	.646	.470	.5	.1.1	.475	.73.5			.475	.73.5
4. 2018.....	.556	.234	.3	.1.3	.237	.42.6			.237	.42.6
5. 2019 .....	.382	.167	.3	.1.8	.170	.44.5	.9	.0	.179	.46.9

Pt 2C - Sn A - Paid Claims - VO  
**NONE**

Pt 2C - Sn A - Paid Claims - FE  
**NONE**

Pt 2C - Sn A - Paid Claims - XV  
**NONE**

Pt 2C - Sn A - Paid Claims - XI  
**NONE**

Pt 2C - Sn A - Paid Claims - OT  
**NONE**

UNDERWRITING AND INVESTMENT EXHIBIT  
PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS  
(\$000 Omitted)

Section A - Paid Health Claims - Grand Total

Year in Which Losses Were Incurred	Cumulative Net Amounts Paid				
	1 2015	2 2016	3 2017	4 2018	5 2019
1. Prior .....	.3	.3	.3	.3	.3
2. 2015.....	.633	.637	.637	.637	.637
3. 2016.....	XXX	.572	.573	.573	.573
4. 2017.....	XXX	XXX	.469	.470	.470
5. 2018.....	XXX	XXX	XXX	.233	.234
6. 2019.....	XXX	XXX	XXX	XXX	.167

Section B - Incurred Health Claims - Grand Total

Year in Which Losses Were Incurred	Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
	1 2015	2 2016	3 2017	4 2018	5 2019
1. Prior .....	.3	.3	.3	.3	.3
2. 2015.....	.650	.637	.637	.637	.637
3. 2016.....	XXX	.584	.573	.573	.573
4. 2017.....	XXX	XXX	.484	.470	.470
5. 2018.....	XXX	XXX	XXX	.244	.234
6. 2019.....	XXX	XXX	XXX	XXX	.176

Section C – Incurred Year Health Claims and Claims Adjustment Expense Ratio – Grand Total

Years in which Premiums were Earned and Claims were Incurred	1  Premiums Earned	2  Claims Payments	3  Claim Adjustment Expense Payments	4  (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2+3)	6  (Col. 5/1) Percent	7  Claims Unpaid	8  Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10  (Col. 9/1) Percent
1. 2015.....	.844	.637	.5	.0 .8	.642	.76 .1	.0	.0	.642	.76 .1
2. 2016.....	.701	.573	.6	.1 .0	.579	.82 .6	.0	.0	.579	.82 .6
3. 2017.....	.646	.470	.5	.1 .1	.475	.73 .5	.0	.0	.475	.73 .5
4. 2018.....	.556	.234	.3	.1 .3	.237	.42 .6	.0	.0	.237	.42 .6
5. 2019.....	.382	.167	.3	.1 .8	.170	.44 .5	.9	.0	.179	.46 .9

Pt 2C - Sn B - Incurred Claims - Comp

NONE

Pt 2C - Sn B - Incurred Claims - MS

NONE



Pt 2C - Sn B - Incurred Claims - VO  
**NONE**

Pt 2C - Sn B - Incurred Claims - FE  
**NONE**

Pt 2C - Sn B - Incurred Claims - XV  
**NONE**

Pt 2C - Sn B - Incurred Claims - XI  
**NONE**

Pt 2C - Sn B - Incurred Claims - OT  
**NONE**

Part 2C - Sn C - Claims Expense Ratio Co

NONE

Part 2C - Sn C - Claims Expense Ratio MS

NONE

Part 2C - Sn C - Claims Expense Ratio VO  
**NONE**

Part 2C - Sn C - Claims Expense Ratio FE  
**NONE**

Part 2C - Sn C - Claims Expense Ratio XV  
**NONE**

Part 2C - Sn C - Claims Expense Ratio XI  
**NONE**

Part 2C - Sn C - Claims Expense Ratio OT  
**NONE**

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UDC OHIO, INC.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2D - AGGREGATE RESERVE FOR ACCIDENT AND HEALTH CONTRACTS ONLY

	1	2	3	4	5	6	7	8	9
	Total	Comprehensive (Hospital & Medical)	Medicare Supplement	Dental Only	Vision Only	Federal Employees Health Benefit Plan	Title XVIII Medicare	Title XIX Medicaid	Other
1. Unearned premium reserves.....	11,310			11,310					
2. Additional policy reserves (a).....	.0								
3. Reserve for future contingent benefits.....	.0								
4. Reserve for rate credits or experience rating refunds (including \$ ..... for investment income).....	.0								
5. Aggregate write-ins for other policy reserves .....	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. Totals (gross) .....	11,310	.0	.0	11,310	.0	.0	.0	.0	.0
7. Reinsurance ceded .....	.0								
8. Totals (Net) (Page 3, Line 4)	11,310	0	0	11,310	0	0	0	0	0
9. Present value of amounts not yet due on claims .....	.0								
10. Reserve for future contingent benefits .....	.0								
11. Aggregate write-ins for other claim reserves .....	.0	.0	.0	.0	.0	.0	.0	.0	.0
12. Totals (gross) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0
13. Reinsurance ceded .....	.0								
14. Totals (Net) (Page 3, Line 7)	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS									
0501. ....									
0502. ....									
0503. ....									
0598. Summary of remaining write-ins for Line 5 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0	.0
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 5 above)	0	0	0	0	0	0	0	0	0
1101. ....									
1102. ....									
1103. ....									
1198. Summary of remaining write-ins for Line 11 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0	.0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0	0	0	0	0	0	0

(a) Includes \$ ..... premium deficiency reserve.

UNDERWRITING AND INVESTMENT EXHIBIT  
PART 3 - ANALYSIS OF EXPENSES

	Claim Adjustment Expenses		3 General Administrative Expenses	4 Investment Expenses	5 Total
	1 Cost Containment Expenses	2 Other Claim Adjustment Expenses			
1. Rent (\$ .....for occupancy of own building) .....	0	148	2,742	0	2,890
2. Salaries, wages and other benefits .....	0	2,895	72,622	0	75,517
3. Commissions (less \$ .....ceded plus \$ .....assumed) .....	0	0	30,250	0	30,250
4. Legal fees and expenses .....	0	0	22	0	22
5. Certifications and accreditation fees .....	0	0	0	0	0
6. Auditing, actuarial and other consulting services .....	0	1	35,346	0	35,347
7. Traveling expenses .....	0	2	1,774	0	1,776
8. Marketing and advertising .....	0	0	344	0	344
9. Postage, express and telephone .....	0	79	1,104	0	1,183
10. Printing and office supplies .....	0	49	621	0	670
11. Occupancy, depreciation and amortization .....	0	0	61	0	61
12. Equipment .....	0	0	717	0	717
13. Cost or depreciation of EDP equipment and software .....	0	7	1,294	0	1,301
14. Outsourced services including EDP, claims, and other services .....	0	27	5,494	0	5,521
15. Boards, bureaus and association fees .....	0	0	104	0	104
16. Insurance, except on real estate .....	0	0	157	0	157
17. Collection and bank service charges .....	0	0	5,120	0	5,120
18. Group service and administration fees .....	0	0	1	0	1
19. Reimbursements by uninsured plans .....	0	0	0	0	0
20. Reimbursements from fiscal intermediaries .....	0	0	0	0	0
21. Real estate expenses .....	0	0	0	0	0
22. Real estate taxes .....	0	0	0	0	0
23. Taxes, licenses and fees:					
23.1 State and local insurance taxes .....	0	0	0	0	0
23.2 State premium taxes .....	0	0	3,730	0	3,730
23.3 Regulatory authority licenses and fees .....	0	0	2,348	0	2,348
23.4 Payroll taxes .....	0	160	3,670	0	3,830
23.5 Other (excluding federal income and real estate taxes) .....	0	0	1,311	0	1,311
24. Investment expenses not included elsewhere .....	0	0	0	0	0
25. Aggregate write-ins for expenses .....	0	3	19,886	0	19,889
26. Total expenses incurred (Lines 1 to 25) .....	0	3,371	188,718	0	(a) 192,089
27. Less expenses unpaid December 31, current year .....	0	73	36,008	0	36,081
28. Add expenses unpaid December 31, prior year .....	0	83	60,691	0	60,774
29. Amounts receivable relating to uninsured plans, prior year .....	0	0	0	0	0
30. Amounts receivable relating to uninsured plans, current year .....	0	0	0	0	0
31. Total expenses paid (Lines 26 minus 27 plus 28 minus 29 plus 30)	0	3,381	213,401	0	216,782
DETAILS OF WRITE-INS					
2501. Corporate and IT chargebacks.....	0	0	19,799	0	19,799
2502. Miscellaneous charges.....	0	3	87	0	90
2503. ....					0
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0	0	0
2599. Totals (Line 2501 through 2503 plus 2598) (Line 25 above)	0	3	19,886	0	19,889

(a) Includes management fees of \$ .....114,941 to affiliates and \$ .....to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds .....	(a).....3,962	.....4,397
1.1	Bonds exempt from U.S. tax .....	(a).....	.....
1.2	Other bonds (unaffiliated) .....	(a).....	.....
1.3	Bonds of affiliates .....	(a).....0	.....
2.1	Preferred stocks (unaffiliated) .....	(b).....0	.....
2.11	Preferred stocks of affiliates .....	(b).....0	.....
2.2	Common stocks (unaffiliated) .....	.....0	.....
2.21	Common stocks of affiliates .....	.....0	.....
3.	Mortgage loans .....	(c).....	.....
4.	Real estate .....	(d).....	.....
5.	Contract loans .....	.....	.....
6.	Cash, cash equivalents and short-term investments .....	(e).....7,678	.....7,678
7.	Derivative instruments .....	(f).....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income .....	.....0	.....0
10.	Total gross investment income .....	11,640	12,075
11.	Investment expenses .....		(g).....
12.	Investment taxes, licenses and fees, excluding federal income taxes .....		(g).....
13.	Interest expense .....		(h).....
14.	Depreciation on real estate and other invested assets .....		(i).....
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....0
17.	Net investment income (Line 10 minus Line 16) .....		12,075
DETAILS OF WRITE-INS			
0901.	.....		
0902.	.....		
0903.	.....		
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above) .....	0	0
1501.	.....		
1502.	.....		
1503.	.....		
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....0
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15 above) .....		0

(a) Includes \$ .....116 accrual of discount less \$ .....54 amortization of premium and less \$ .....0 paid for accrued interest on purchases.  
(b) Includes \$ ..... accrual of discount less \$ ..... amortization of premium and less \$ .....0 paid for accrued dividends on purchases.  
(c) Includes \$ .....0 accrual of discount less \$ .....0 amortization of premium and less \$ ..... paid for accrued interest on purchases.  
(d) Includes \$ ..... for company's occupancy of its own buildings; and excludes \$ ..... interest on encumbrances.  
(e) Includes \$ ..... accrual of discount less \$ ..... amortization of premium and less \$ ..... paid for accrued interest on purchases.  
(f) Includes \$ ..... accrual of discount less \$ ..... amortization of premium.  
(g) Includes \$ ..... investment expenses and \$ ..... investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.  
(h) Includes \$ ..... interest on surplus notes and \$ ..... interest on capital notes.  
(i) Includes \$ ..... depreciation on real estate and \$ ..... depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....			.....0		
1.1	Bonds exempt from U.S. tax .....			.....0		
1.2	Other bonds (unaffiliated) .....			.....0		
1.3	Bonds of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.1	Preferred stocks (unaffiliated) .....	.....0	.....0	.....0	.....0	.....0
2.11	Preferred stocks of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.2	Common stocks (unaffiliated) .....	.....0	.....0	.....0	.....0	.....0
2.21	Common stocks of affiliates .....	.....0	.....0	.....0	.....0	.....0
3.	Mortgage loans .....	.....0	.....0	.....0	.....0	.....0
4.	Real estate .....	.....0	.....0	.....0		.....0
5.	Contract loans .....			.....0		
6.	Cash, cash equivalents and short-term investments .....			.....0	.....0	.....0
7.	Derivative instruments .....			.....0		
8.	Other invested assets .....	.....0	.....0	.....0	.....0	.....0
9.	Aggregate write-ins for capital gains (losses) .....	.....0	.....0	.....0	.....0	.....0
10.	Total capital gains (losses) .....	0	0	0	0	0
DETAILS OF WRITE-INS						
0901.	.....					
0902.	.....					
0903.	.....					
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0	.....0	.....0	.....0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above) .....	0	0	0	0	0

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks .....	0	0	0
2.2 Common stocks .....	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....	0	0	0
3.2 Other than first liens .....	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company .....	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale .....	0	0	0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....	0	0	0
6. Contract loans .....	0	0	0
7. Derivatives (Schedule DB).....	0	0	0
8. Other invested assets (Schedule BA) .....	0	0	0
9. Receivables for securities .....	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL).....	0	0	0
11. Aggregate write-ins for invested assets .....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	0	0	0
13. Title plants (for Title insurers only).....	0	0	0
14. Investment income due and accrued .....	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	283	6,268	5,985
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	0	0	0
15.3 Accrued retrospective premiums and contracts subject to redetermination .....	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers .....	0	0	0
16.2 Funds held by or deposited with reinsured companies .....	0	0	0
16.3 Other amounts receivable under reinsurance contracts .....	0	0	0
17. Amounts receivable relating to uninsured plans .....	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....	0	0	0
18.2 Net deferred tax asset.....	0	0	0
19. Guaranty funds receivable or on deposit .....	0	0	0
20. Electronic data processing equipment and software.....	0	0	0
21. Furniture and equipment, including health care delivery assets .....	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0	0
23. Receivables from parent, subsidiaries and affiliates .....	0	0	0
24. Health care and other amounts receivable.....	11,710	15,087	3,377
25. Aggregate write-ins for other-than-invested assets .....	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	11,993	21,355	9,362
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
28. Total (Lines 26 and 27)	11,993	21,355	9,362
DETAILS OF WRITE-INS			
1101. ....		0	0
1102. ....		0	0
1103. ....		0	0
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0
2501. ....		0	0
2502. ....		0	0
2503. ....		0	0
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	0	0	0

EXHIBIT 1 - ENROLLMENT BY PRODUCT TYPE FOR HEALTH BUSINESS ONLY

Source of Enrollment	Total Members at End of					6 Current Year Member Months
	1 Prior Year	2 First Quarter	3 Second Quarter	4 Third Quarter	5 Current Year	
1. Health Maintenance Organizations.....	.0					
2. Provider Service Organizations.....	.0					
3. Preferred Provider Organizations.....	.0					
4. Point of Service.....	.0					
5. Indemnity Only.....	.0					
6. Aggregate write-ins for other lines of business.....	4,374	3,671	3,642	3,326	3,166	41,748
7. Total	4,374	3,671	3,642	3,326	3,166	41,748
DETAILS OF WRITE-INS						
0601. Dental.....	4,374	3,671	3,642	3,326	3,166	41,748
0602. ....						
0603. ....						
0698. Summary of remaining write-ins for Line 6 from overflow page .....	.0	.0	.0	.0	.0	.0
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)	4,374	3,671	3,642	3,326	3,166	41,748



## NOTES TO FINANCIAL STATEMENTS

Note #	Description	Page #
1	Summary of Significant Accounting Policies and Going Concern	26.1
2	Accounting Changes and Corrections of Errors	26.2
3	Business Combinations and Goodwill	26.2
4	Discontinued Operations	26.2
5	Investments	26.2
6	Joint Ventures, Partnerships and Limited Liability Companies	26.3
7	Investment Income	26.4
8	Derivative Instruments	26.4
9	Income Taxes	26.4
10	Information Concerning Parent, Subsidiaries and Affiliates and Other Related Parties	26.7
11	Debt	26.8
12	Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans	26.8
13	Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations	26.8
14	Liabilities, Contingencies and Assessments	26.9
15	Leases	26.9
16	Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk	26.9
17	Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities	26.9
18	Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans	26.10
19	Direct Premium Written/Produced by Managing General Agents/Third Party Administrators	26.10
20	Fair Value Measurements	26.10
21	Other Items	26.11
22	Events Subsequent	26.12
23	Reinsurance	26.12
24	Retrospectively Rated Contracts & Contracts Subject to Redetermination	26.13
25	Change in Incurred Claims and Claims Adjustment Expenses	26.13
26	Intercompany Pooling Arrangements	26.13
27	Structured Settlements	26.13
28	Health Care Receivables	26.14
29	Participating Policies	26.14
30	Premium Deficiency Reserves	26.14
31	Anticipated Salvage and Subrogation	26.14

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The financial statements of UDC Ohio, Inc. (the “Company”) are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance (“ODI”).

The Ohio Department of Insurance recognizes only statutory practices prescribed or permitted by the state of Ohio for determining and reporting the financial condition and results of operations of an insurance company, and for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners’ (“NAIC”) *Accounting Practices and Procedures Manual* (“NAIC SAP”) has been adopted as a component of prescribed or permitted practices by the state of Ohio. The state has adopted certain prescribed accounting practices that differ from those found in NAIC SAP. The Commissioner of Insurance has the right to permit other specific practices that deviate from prescribed practices.

A reconciliation of the Company’s net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Ohio is shown below:

	SSAP #	F/S Page	F/S Line #	12/31/2019	12/31/2018
<u>NET INCOME</u>					
(1) Company state basis (Page 4, Line 32, Columns 2 & 3)				\$ 36,371	\$ 101,124
(2) State Prescribed Practices that increase/(decrease) NAIC SAP:				—	—
(3) State Permitted Practices that increase/(decrease) NAIC SAP:				—	—
(4) NAIC SAP (1-2-3=4)				<u>\$ 36,371</u>	<u>\$ 101,124</u>
<u>SURPLUS</u>					
(5) Company state basis (Page 3, Line 33, Columns 3 & 4)				\$ 786,820	\$ 741,087
(6) State Prescribed Practices that increase/(decrease) NAIC SAP:				—	—
(7) State Permitted Practices that increase/(decrease) NAIC SAP:				—	—
(8) NAIC SAP (5-6-7=8)				<u>\$ 786,820</u>	<u>\$ 741,087</u>

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with NAIC SAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expense during the year. Actual results could differ from those estimates.

C. Accounting Policy

Premiums billed to individual and group subscribers are recognized as revenue in the month in which subscribers are entitled to receive dental care. Uncollected premiums over 90 days past due are nonadmitted and excluded from surplus. The Company contracts with dentists (providers) for dental services to be provided to its subscribers. Provider capitation consists of monthly fees paid to providers and is expensed in the month in which the provider is obligated to render dental services. Emergency services to members while temporarily out of their provider’s area, as well as specialty services not covered by capitation fees, are recorded as incurred.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost, which approximates fair value.
- (2) Bonds, mandatory convertible securities, and SVO-identified investments identified in SSAP No. 26R, not backed by other loans, are stated at amortized cost using the scientific method, except for those securities, which are other-than-temporarily impaired or where the NAIC rating has fallen to 6 and the fair value has fallen below amortized cost, in which case they are carried at fair value.
- (3) Common stocks are stated at fair value.
- (4) The Company does not have investments in preferred stocks.
- (5) The Company does not have investments in mortgage loans.
- (6) The Company does not have investments in loan-backed securities.
- (7) The Company does not own any shares of an upstream or intermediate parent or affiliate, either directly or indirectly.
- (8) The Company does not have investments in joint ventures, partnerships or limited liability companies.
- (9) The Company does not have investments in derivative instruments.

## NOTES TO FINANCIAL STATEMENTS

(10) The Company does not have health premium deficiency liabilities at December 31, 2019. Anticipated investment income was used in the calculation.

(11) The reserve for costs expected to be incurred for services approved during the year, as well as costs incurred but not reported, are actuarial estimates based on historical claims data. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined.

(12) Fixed assets are not material to the Company's operations. The Company has not modified its capitalization policy from the prior year.

(13) The Company does not have pharmaceutical rebate receivables.

D. Going concern

Management has evaluated the Company's financial position and determined that no conditions or events have occurred that would raise doubt about the Company's ability to continue as a going concern.

### 2. Accounting Changes and Corrections of Errors

The Company did not have any material changes to accounting principles or corrections of errors during the statement year.

### 3. Business Combinations and Goodwill

A. Statutory Purchase Method

There were no business combinations accounted for under the statutory purchase method during the statement year.

B. Statutory Merger

The Company was not a part of any statutory mergers during the statement year.

C. Assumption Reinsurance

The Company did not enter into any assumption reinsurance agreements during the statement year.

D. Impairment Loss

The Company did not recognize any impairment losses on any of the transactions described above during the statement year.

### 4. Discontinued Operations

The Company did not have any discontinued operations during the statement year.

### 5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

The Company does not have any mortgage loans or real estate for the statement year.

B. Debt Restructuring

The Company does not have debt restructuring for the statement year.

C. Reverse Mortgages

The Company does not have reverse mortgage investments for the statement year.

D. Loan-Backed Securities

The Company does not hold loan-backed securities.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

The Company does not have dollar repurchase agreements and does not participate in a securities lending program.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

The Company does not have repurchase agreements transactions accounted for as secured borrowing.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

The Company does not have reverse repurchase agreements transactions accounted for as secured borrowing.

H. Repurchase Agreements Transactions Accounted for as a Sale

NOTES TO FINANCIAL STATEMENTS

The Company does not have repurchase agreements transactions accounted for as a sale.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

The Company does not have reverse repurchase agreements transactions accounted for as a sale.

J. Real Estate

The Company does not have any real estate holdings.

K. Low-Income Housing Tax Credits (LIHIC)

The Company does not have any low income housing tax credits.

L. Restricted Assets

(1) Restricted Assets (including Pledged)

Restricted Asset Category			1	2	3	4	5	6	7
			Total Gross (Admitted & Nonadmitted) Restricted from Current Year	Total Gross (Admitted & Nonadmitted) Restricted from Prior Year	Increase/ (Decrease) (1 minus 2)	Total Current Year Nonadmitted Restricted	Total Current Year Restricted (1 minus 4)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (a)	Admitted Restricted to Total Admitted Assets (b)
	a.	Subject to contractual obligation for which liability is not shown	\$ —	\$ —	\$ —	\$ —	\$ —	—%	—%
	b.	Collateral held under security lending agreements	—	—	—	—	—	—	—
	c.	Subject to repurchase agreements	—	—	—	—	—	—	—
	d.	Subject to reverse repurchase agreements	—	—	—	—	—	—	—
	e.	Subject to dollar repurchase agreements	—	—	—	—	—	—	—
	f.	Subject to dollar reverse repurchase agreements	—	—	—	—	—	—	—
	g.	Placed under option contracts	—	—	—	—	—	—	—
	h.	Letter stock or securities restricted as to sale - excluding FHLB capital stock	—	—	—	—	—	—	—
	i.	FHLB capital stock	—	—	—	—	—	—	—
	j.	On deposit with states	200,037	199,960	77	—	200,037	22.8%	23.1%
	k.	On deposit with other regulatory bodies	—	—	—	—	—	—	—
	l.	Pledged collateral to FHLB (including assets backing funding agreements)	—	—	—	—	—	—	—
	m.	Pledged as collateral not captured in other categories	—	—	—	—	—	—	—
	n.	Other restricted assets	—	—	—	—	—	—	—
	o.	Total Restricted Assets	\$ 200,037	\$ 199,960	\$ 77	\$ —	\$ 200,037	22.8%	23.1%

(a) Column 1 divided by Asset Page, Column 1, Line 28

(b) Column 5 divided by Asset Page, Column 3, Line 28

(2) The Company does not have assets pledged as collateral not captured in other categories.

(3) The Company does not have any other restricted assets.

(4) The Company has not received any collateral reflected as assets within the Company’s financial statements.

M. Working Capital Finance Investments

The Company does not have working capital finance programs.

N. Offsetting and Netting of Assets and Liabilities

The Company has no offsetting or netting of assets and liabilities.

O. 5GI Securities

The Company does not hold 5GI securities.

P. Short Sales

The Company did not have any short sale transactions for the statement year.

Q. Prepayment Penalty and Acceleration Fees

The Company did not incur any prepayment penalties or acceleration fees during the statement year.

6. Joint Ventures, Partnerships and Limited Liability Companies

A. Investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.

NOTES TO FINANCIAL STATEMENTS

The Company does not hold any ownership interests in joint ventures, partnerships or limited liability companies.

B. Write-downs for Impairments in Joint Ventures, Partnerships and Limited Liability Companies

The Company did not recognize any write-downs for impairments during the statement year.

7. Investment Income

A. Due and accrued income is excluded from surplus on the following basis:

The Company excludes all investment income due and accrued with amounts over 90 days past due.

B. The total amount of investment income due and accrued excluded from surplus for the statement year was \$0.

8. Derivative Instruments

The Company does not hold any derivative instruments.

9. Income Taxes

- A. The application of SSAP No. 101 requires a company to evaluate the recoverability of deferred tax assets and to establish a valuation allowance, if necessary, to reduce the deferred tax asset to an amount, which is more likely than not to be realized. Considerable judgment is required in determining whether a valuation allowance is necessary, and if so, the amount of such valuation allowance. As a result of management's evaluation at December 31, 2019, management believes it is more likely than not that the deferred tax assets will not be realized. Therefore, the Company has recorded a valuation allowance against the gross deferred assets ("DTAs"), excluding the effects associated with its deferred tax liabilities ("DTLs"), as of December 31, 2019, and December 31, 2018.

U.S. tax reform legislation was signed into law on December 22, 2017 and took effect on January 1, 2018. The legislation includes a permanent reduction to the federal corporate income tax rate from 35% to 21% for tax years beginning after 2017.

1. The components of deferred tax assets ("DTAs") and deferred tax liabilities ("DTLs") as of December 31, 2019, and December 31, 2018, are as follows:

Description	12/31/2019			12/31/2018			Change		
	(1)	(2)	(3)	(1)	(2)	(3)	(7)	(8)	(9)
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
(a) Gross deferred tax assets	\$ 37,101	\$ —	\$ 37,101	\$ 47,341	\$ —	\$ 47,341	\$ (10,240)	\$ —	\$ (10,240)
(b) Statutory valuation allowance adjustments	34,111	—	34,111	43,809	—	43,809	(9,698)	—	(9,698)
(c) Adjusted gross deferred tax assets	2,990	—	2,990	3,532	—	3,532	(542)	—	(542)
(d) Deferred tax assets nonadmitted	—	—	—	—	—	—	—	—	—
(e) Subtotal net admitted deferred tax assets (1c-1d)	2,990	—	2,990	3,532	—	3,532	(542)	—	(542)
(f) Deferred tax liabilities	2,990	—	2,990	3,532	—	3,532	(542)	—	(542)
(g) Net admitted deferred tax assets/(net deferred tax liability) (1e-1f)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —

2. The following table provides component amounts of the Company's net admitted DTA calculation by tax character of paragraphs 11.a,11.b.i, 11.b.ii and 11.c of SSAP No. 101 and the risk-based capital level used to determine the recovery period and threshold limitation amount.

Description	12/31/2019			12/31/2018			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
Admission Calculation Components									
SSAP No. 101									
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
(b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation. (The lesser of 2(b)1 and 2(b)2 below)	—	—	—	—	—	—	—	—	—
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	—	—	—	—	—	—	—	—	—
2. Adjusted gross deferred tax assets allowed per limitation threshold	—	—	118,023	—	—	111,163	—	—	6,860
(c) Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities.	—	—	—	—	—	—	—	—	—
(d) Deferred tax assets admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —

NOTES TO FINANCIAL STATEMENTS

3. Adjusted capital and surplus

	12/31/2019	12/31/2018
Ratio percentage used to determine recovery period and threshold		
a.) limitation amount	6839%	2325%
Amount of adjusted capital and surplus used to determine recovery period and threshold limitation In		
b.) 2(b)2 above	\$ 786,820	\$ 741,087

4. The following table provides the impact of tax-planning strategies, if used in the Company's SSAP No. 101 calculation, on adjusted gross and net admitted DTAs.

Description	12/31/2019		12/31/2018		Change	
	(1)	(2)	(4)	(5)	(7)	(8)
	Ordinary	Capital	Ordinary	Capital	(Col 1-4) Ordinary	(Col 2-5) Capital
Impact of Tax Planning Strategies						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred assets, by tax charater as a percentage						
1 Adjusted gross DTAs amount from Note 9A1(c)	\$ 2,990	\$ —	\$ 3,532	\$ —	\$ (542)	\$ —
2 Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3 Net admitted adjusted gross DTAs amount from Note 9A1(e)	\$ 2,990	\$ —	\$ 3,532	\$ —	\$ (542)	\$ —
4 Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(b) Does the Company's tax-planning strategies include the use of reinsurance?	Yes	No X				

B. Not applicable.

C. The following tables provide the Company's significant components of income taxes incurred and the changes in DTAs and DTLs.

	(1)	(2)	(3)
	12/31/2019	12/31/2018	(Col 1-2) Change
1. Current Income Tax:			
(a) Federal	\$ —	\$ —	\$ —
(b) Foreign	—	—	—
(c) Subtotal	—	—	—
(d) Federal income tax on net capital gains	—	—	—
(e) Utilization of loss carryforwards	—	—	—
(f) Prior period adjustment	—	—	—
(g) Federal and foreign income taxes incurred	\$ —	\$ —	\$ —

	(1)	(2)	(3)
	12/31/2019	12/31/2018	(Col 1-2) Change
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Unassigned capitation	\$ —	\$ —	\$ —
(2) Nonadmitted assets	2,519	4,485	(1,966)
(3) Net operating loss (NOL)	32,634	39,704	(7,070)
(4) Accrued audit fees	1,933	3,050	(1,117)
(5) Deferred and uncollected premium	—	—	—
(6) Other (including items <5% of total ordinary tax assets)	15	102	(87)
(99) Subtotal	37,101	47,341	(10,240)

NOTES TO FINANCIAL STATEMENTS

		(1)	(2)	(3)
		12/31/2019	12/31/2018	(Col 1-2) Change
Deferred Tax Assets (Continued):				
(b)	Statutory valuation allowance adjustment	34,111	43,809	(9,698)
(c)	Nonadmitted	—	—	—
(d)	Admitted ordinary deferred tax assets (2a99 – 2b – 2c)	2,990	3,532	(542)
(e)	Capital:			
	(1) Investments	—	—	—
	(2) Net capital loss carryforward	—	—	—
	(3) Real estate	—	—	—
	(4) Other (including items <5% of total capital tax assets)	—	—	—
	(99) Subtotal	—	—	—
(f)	Statutory valuation allowance adjustment	—	—	—
(g)	Nonadmitted	—	—	—
(h)	Admitted capital deferred tax assets (2e99 – 2f – 2g)	—	—	—
(i)	Admitted deferred tax assets (2d + 2h)	\$ 2,990	\$ 3,532	\$ (542)
		(1)	(2)	(3)
		12/31/2019	12/31/2018	(Col 1-2) Change
3.	Deferred Tax Liabilities:			
(a)	Ordinary			
	(1) Investments	\$ 69	\$ 45	\$ 24
	(2) Fixed assets	—	—	—
	(3) Deferred and uncollected premium	—	—	—
	(4) Prepaid capitation	2,459	3,168	(709)
	(5) Other (including items <5% of total ordinary tax liabilities)	462	319	143
	(99) Subtotal	2,990	3,532	(542)
(b)	Capital:			
	(1) Investments	—	—	—
	(2) Real estate	—	—	—
	(3) Other (including items <5% of total capital tax liabilities)	—	—	—
	(99) Subtotal	—	—	—
(c)	Deferred tax liabilities (3a99+3b99)	\$ 2,990	\$ 3,532	\$ (542)
4.	Net deferred tax assets/liabilities (2i-3c)	\$ —	\$ —	\$ —

5. The change in net deferred income taxes was comprised of the following:

		(1)	(2)	(3)
Description		12/31/2019	12/31/2018	(Col 1-2) Change
(a)	Total deferred tax assets	\$ 37,101	\$ 47,341	\$ (10,240)
(b)	Total deferred tax liabilities	2,990	3,532	(542)
(c)	Net deferred tax asset	\$ 34,111	\$ 43,809	\$ (9,698)
(d)	Statutory valuation allowance	34,111	43,809	(9,698)
(e)	Net deferred tax assets/liabilities	\$ —	\$ —	\$ —
(f)	Tax effect of unrealized (gains)/losses			—
(g)	Prior period adjustment			—
(h)	Change in net deferred income tax			\$ —

D. The provision for federal income taxes incurred for the current year is different from that, which would be obtained by applying the statutory federal income tax rate of 21% to income before income taxes. The significant items causing this difference are as follows:

NOTES TO FINANCIAL STATEMENTS

Description		Amount	Tax Effect @ 21%	Effective Tax Rate
(a)	Income before taxes	\$ 36,371	\$ 7,638	21.0%
(b)	Pre-tax capital gains - pre IMR	—	—	0.0%
(c)	Dividends received deduction	—	—	0.0%
(d)	Non-deductible expenses	450	95	0.3%
(e)	Change in tax contingency reserves	—	—	0.0%
(f)	IMR	—	—	0.0%
(g)	Change in nonadmitted assets	9,362	1,966	5.4%
(h)	Prior year over/under accrual	—	—	0.0%
(g)	Change in federal income tax rate for deferred tax assets and liabilities	—	—	0.0%
(j)	Change in statutory valuation allowance	—	(9,698)	-26.7%
(k)	Miscellaneous	—	(1)	0.0%
(l)	Total statutory income taxes		<u>\$ —</u>	<u>0.0%</u>
(m)	Federal and foreign income taxes incurred		\$ —	0.0%
(n)	Change in net deferred income taxes		—	0.0%
(o)	Total statutory income taxes		<u>\$ —</u>	<u>0.0%</u>

- E. (1) At December 31, 2019, the Company has \$155,398 of net operating loss carryforwards, which will begin to expire, if not utilized, in 2036. At December 31, 2019, the Company has no capital loss carryforward.
- (2) There are no tax expenses incurred in the periods after acquisition that are available for recoupment in the event of future losses.
- (3) At December 31, 2019, the Company has no deposits admitted under Section 6603 of the Internal Revenue Service Code.
- F. (1) For the year ended December 31, 2019, the Company will file a stand-alone federal income tax return as an insurance company.
- (2) Not applicable.
- G. As of December 31, 2019, there are no positions, for which management believes it to be reasonably possible that total amounts of tax contingencies will significantly increase or decrease within 12 months of the reporting date.
- H. At December 31, 2019, the Company is not subject to the Repatriation Transition Tax (RTT).
- I. At December 31, 2019, the Company is not subject to the Alternative Minimum Tax (AMT).

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

- A. B. & C. On March 1, 2016, after receiving all required regulatory approvals, SLOC acquired substantially all of the U.S. employee benefits business of Assurant, Inc., including all of the issued and outstanding stock of the Company. The Company is a wholly owned direct subsidiary of SLOC and a wholly owned indirect subsidiary of Sun Life Financial Inc.
- D. The Company had \$12,480 and \$0 due to related parties at December 31, 2019 and 2018, respectively, under the terms of various management and service contracts, which provide for cash settlements on a quarterly or more frequent basis. The Company had \$0 and \$9,148 due from related parties at December 31, 2019 and 2018, respectively.
- E. The Company has not entered into any guarantees or undertakings for the benefit of an affiliate, which will result in an actual contingent exposure of the Company's assets to liability, other than insurance contracts, entered into in the ordinary course of business.
- F. Material management and service contracts and all cost sharing arrangements involving the Company and any related party are as follows:
- An administrative services agreement between the Company and SLOC, under which SLOC provides general administrative support services to the Company on a cost reimbursement basis. (Reference: GSA-103)
- An investment advisory agreement between the Company and Sun Life Capital Management (U.S.) LLC ("SLCMUS") (formerly, Sun Life Institutional Investments (U.S.) LLC and Sun Capital Advisers LLC), under which SLCMUS acts as investment manager for certain of the Company's portfolios. (Reference: ISA-42)
- G. The Company is a wholly owned direct subsidiary of SLOC and a wholly owned indirect subsidiary of Sun Life Financial Inc.
- H. The Company does not own any shares of an upstream or intermediate parent, either directly or indirectly.
- I. The Company does not own any shares in an affiliate or other related entity.
- J. The Company did not recognize any impairment write downs for its investments in subsidiary, controlled and affiliated ("SCA") entities.



## NOTES TO FINANCIAL STATEMENTS

- K. The Company does not own any shares in foreign investments.
- L. The Company does not have any investments in downstream non-insurance holding companies.
- M. The Company does not have investments in non-insurance SCA entities.
- N. The Company does not have investments in insurance SCA entities.
- O. The Company does not have any investments in SCA entities.

### 11. Debt

- A. The Company had no debt obligations during the statement year.
- B. The Company had no borrowing agreements through the Federal Home Loan Bank.

### 12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

#### A.-D. Defined Benefit Plans

The Company does not have any Defined Benefit Plans.

#### E. Defined Contribution Plans

The Company participates in the Sun Advantage Savings and Investment Plan, sponsored by Sun Life Services, that qualifies under Section 401(k) of the Internal Revenue Code (the "401(k) Plan") and includes a retirement investment account feature that qualifies under Section 401(a) of the Internal Revenue Code (the "RIA"). Expenses under the 401(k) Plan and the RIA are allocated to participating companies pursuant to approved inter-company agreements. The expenses allocated to the Company under the 401(k) plan and the RIA for the years ended December 31, 2019 and 2018 were \$4,290 and \$4,290, respectively.

#### F. Multiemployer Plans

The Company does not participate in any multiemployer plans.

#### G. Consolidated/Holding Company Plan

Not applicable.

#### H. Postemployment Benefits and Compensated Absences

Not applicable.

#### I. Impact of Medicare Modernization Act on Postretirement Benefits

The Company did not experience any impact due to the Medicare Modernization Act.

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

- (1) The Company is authorized to issue 1,000 shares of common stock, \$.10 par value per share. 1,000 shares were issued and outstanding as of December 31, 2019.
- (2) The Company has no preferred stock outstanding.
- (3) The State of Ohio has enacted laws governing the payment of dividends to stockholders by domestic insurers. Pursuant to Ohio's insurance laws, the Company may pay a shareholder dividend only from its earned surplus. In addition, the maximum amount of dividends and distributions that the Company may pay in any twelve month period without the prior approval of the Director of the Department of Insurance is limited to the greater of: (i) 10% of the Company's surplus as regards policyholders as of the preceding December 31, and (ii) the net income of the Company for the preceding calendar year.
- (4) There were no dividends paid during the statement year.
- (5) Within the limitations of 13(3) above and applicable state corporate law, there are no restrictions placed on the portion of the Company's profits that may be paid as ordinary dividends to its stockholders.
- (6) There were no restrictions placed on the Company's surplus during the statement year, and all surplus is held for the benefit of the stockholders.
- (7) The Company does not have any advances to surplus.
- (8) The Company does not hold any preferred stock, employee stock options or stock purchase warrants.
- (9) The special surplus funds increased from \$0 at December 31, 2018 to \$6,713 at December 31, 2019 as the moratorium on ACA fees for the 2019 calendar year will be lifted. See Note 22 for additional information.
- (10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and (losses)

## NOTES TO FINANCIAL STATEMENTS

excluding deferred tax was \$0 at December 31, 2019.

(11) The Company did not issue any surplus debenture or similar obligations during the periods covered by this statement.

(12) The Company did not participate in any quasi reorganization during the statement year.

(13) The Company has not participated in any quasi reorganization in the past 10 years.

### 14. Liabilities, Contingencies and Assessments

#### A. Contingent Commitments

The Company did not have any material contingent liabilities or guarantees for the statement year.

#### B. Assessments

The Company has not been notified of any insolvency that will result in a guaranty fund assessment against the Company at some future date.

The Company has not established an asset for premium tax credits or policy surcharges, as the amount of recoveries is unknown and cannot be reasonably estimated.

#### C. Gain Contingencies

The Company did not have any gain contingencies for the statement year.

#### D. Claims Related Extra Contractual Obligations and Bad Faith Losses Stemming from Lawsuits

The Company did not have claims-related extra contractual obligation or bad faith losses stemming from lawsuits for the statement year.

#### E. Joint and Several Liabilities

The Company did not have any joint and several liabilities for the statement year.

#### F. All Other Contingencies

Occasionally, in the ordinary course of its business, the Company may be threatened with litigation or be a party to it. While it is not possible to predict when such threats or litigation may arise, or the outcome of them, management believes, based upon currently available information, that there are no pending matters that, when ultimately resolved, would be materially adverse to the Company's financial position, results of operations or cash flows.

In the normal course of its business, the Company enters into agreements that include indemnities in favor of third parties, such as contracts with advisors and consultants, outsourcing agreements, underwriting and agency agreements, information technology agreements, distribution agreements, and service agreements. The Company has also agreed to indemnify its directors and certain of its officers and employees in accordance with the Company's by-laws. The Company believes that any potential liability under these agreements is neither probable nor estimable; therefore, the Company has not recorded any associated liability.

### 15. Leases

#### A. Lessee Leasing Arrangements

The Company has no lease commitments.

#### B. Lessor Leasing Arrangements

The Company did not participate in any lessor leasing arrangements or hold any leveraged leases during the statement year.

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

The Company does not hold any financial instruments with off-balance-sheet risk or financial instruments with concentrations of credit risk.

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

#### A. Transfers of Receivables Reported as Sales

Not applicable.

#### B. Transfer and Servicing of Financial Assets

Not applicable.

## NOTES TO FINANCIAL STATEMENTS

### C. Wash Sales

The Company did not incur any wash sales for the statement year.

### 18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

#### A. Administrative Services Only (ASO) Plans

The Company does not administer ASO business.

#### B. Administrative Services Contract (ASC) Plans

The Company does not administer ASC business.

#### C. Medicare or Similarly Structured Cost Based Reimbursement Contract

The Company does not administer any Medicare or similarly structured cost-based reimbursement contracts.

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

The Company did not have direct written premium generated through managing general agents or third party administrator during the statement year.

### 20. Fair Value Measurements

#### A. Assets Measured at Fair Value

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. In determining fair value, the Company uses various methods including market, income and cost approaches. The Company utilizes valuation techniques that maximize the use of observable inputs and minimize the use of unobservable inputs.

- (1) The Company did not hold assets measured at fair value as of December 31, 2019.
- (2) Consistent with Note 20(A)(1), since no assets were measured at fair value, no securities were categorized within Level 3 of the fair value hierarchy for the year ended December 31, 2019.
- (3) The Company had no transfers into or out of Level 3 during the statement year. Additionally, the Company consistently follows its policy for determining when transfers between levels are recognized.
- (4) The Company has categorized the fair value of its financial instruments into a three-level hierarchy based on the priority of the inputs to the valuation technique. The fair value hierarchy gives the highest priority to quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). If the inputs used to measure fair value fall within different levels of the hierarchy, the category level is based on the lowest priority level input that is significant to the fair value measurement of the instrument.

Financial assets and liabilities recorded at fair value in the Company's balance sheet are categorized as follows:

Level 1 - Unadjusted quoted prices for identical assets or liabilities in an active market. The types of assets and liabilities utilizing Level 1 valuations include U.S. Treasury and agency securities and investments in publicly-traded mutual funds with quoted market prices.

Level 2 - Quoted prices in markets that are not active or significant inputs that are observable either directly or indirectly. Level 2 inputs include the following:

- Quoted prices for similar assets or liabilities in active markets,
- Quoted prices for identical or similar assets or liabilities in non-active markets,
- Inputs other than quoted market prices that are observable, and
- Inputs that are derived principally from or corroborated by observable market data through correlation or other means.

The types of assets and liabilities utilizing Level 2 valuations generally include U.S. Government securities not backed by the full faith and credit of the U.S. Government, municipal bonds, structured notes and certain asset-backed securities ("ABS") including collateralized debt obligations, residential mortgage-backed securities ("RMBS"), commercial mortgage-backed securities ("CMBS"), certain corporate debt and certain private equity investments.

Level 3 - Prices or valuation techniques that require inputs that are both unobservable and significant to the overall fair value measurement. They reflect management's opinions regarding the assumptions a market participant would use in pricing the asset or liability. Generally, the types of assets and liabilities utilizing Level 3 valuations are certain ABS, RMBS, and CMBS, certain corporate debt, certain private equity investments and certain mutual fund holdings and certain derivatives.

There have been no significant changes made in valuation techniques for the statement year.

- (5) The Company does not hold derivative instruments.

NOTES TO FINANCIAL STATEMENTS

B. Presentation of Fair Value Information

The Company has combined fair value disclosure requirements from other accounting pronouncements within Note 20.

C. Aggregate Fair Value of all Financial Instruments

The following table presents the carrying amounts and estimated fair values of the Company's financial instruments as of December 31, 2019:

Type of financial instrument	Aggregate Fair Value	Carrying Value	Level 1
<b>Financial assets:</b>			
Debt securities	\$ 250,657	\$ 250,051	\$ 250,657
Cash, cash equivalents and short-term investments	610,387	610,387	610,387
Total financial assets	<u>\$ 861,044</u>	<u>\$ 860,438</u>	<u>\$ 861,044</u>

The Company did not have any Level 2 or Level 3 financial instruments.

The methods and assumptions that the Company uses in determining the estimated fair value of its financial instruments are summarized below:

**Debt securities:** The Company determines the fair value of its publicly-traded fixed maturity securities using three primary pricing methods: third-party pricing services, non-binding broker quotes and pricing models. Prices are first sought from third-party pricing services with the remaining unpriced securities priced using one of the other two methods. Third-party pricing services derive the security prices through recently reported trades for identical or similar securities with adjustments for trading volumes and market observable information through the reporting date. In the event that there are no recent market trades, pricing services and brokers may use pricing models to develop a security price based on future expected cash flows discounted at an estimated market rate using collateral performance and vintages. The Company generally does not adjust quotes or prices obtained from brokers or pricing services.

**Equity securities:** The fair value of the Company's equity securities is first based on quoted market prices. Similar to fixed maturity securities, the Company uses pricing services and broker quotes to price the equity securities, for which the quoted market price is not available.

**Cash, cash equivalents and short-term investments:** The carrying value for cash, cash equivalents and short-term investments approximates fair value due to the short-term nature and liquidity of the balances.

D. Not Practicable to Estimate Fair Value

The Company held no financial instruments where it was not practicable to estimate fair value.

E. Investments Measured Using the Net Asset Value Expedient Pursuant to SSAP No. 100R-Fair Value

The Company held no financial instruments measured using the Net Asset Value practical expedient.

21. Other Items

A. Unusual or Infrequent Items

The Company did not have any unusual or infrequent items to disclose during the statement year.

B. Troubled Debt Restructuring

The Company did not have any troubled debt restructuring for debtors during the statement year.

C. Other Disclosures

The Company did not have any other disclosures during the statement year.

D. Business Interruption Insurance Recoveries

The Company did not receive any business interruption insurance recoveries during the statement year.

E. State Transferable and Non-Transferable Tax Credits

The Company does not have any state transferable or non-transferable tax credits.

F. Sub-prime Mortgage Related Risk Exposure

The Company did not have any direct or indirect exposure to residential sub-prime mortgages for the statement year.

G. Retained Assets

The Company does not have retained asset accounts for beneficiaries.

NOTES TO FINANCIAL STATEMENTS

H. Insurance-Linked Securities (ILS) Contracts

The Company does not have any ILS contracts.

I. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy

The Company does not have life insurance where it is the owner and beneficiary or has otherwise obtained rights to control the policy.

22. Events Subsequent

Risk Sharing Provisions of the Affordable Care Act

In 2020, the Company will be subject to an annual fee under Section 9010 of the Federal Affordable Care Act (ACA), as the moratorium on ACA fees for the 2019 calendar year will be lifted. This annual fee will be allocated to individual health insurers based on the ratio of the amount of the entity’s net premiums written during the preceding calendar year to the amount of health insurance for any U.S. health risk that is written during the preceding calendar year. A health insurance entity’s portion of the annual fee becomes payable once the entity provides health insurance for any U.S. health risk for each calendar year beginning on or after January 1 of the year the fee is due. As of December 31, 2019, the Company has written health insurance subject to the ACA Assessment, expects to conduct health insurance business in 2020, and estimates its portion of the annual health insurance industry fee payable on September 30, 2020 to be \$6,713. As a result, the Company has reflected an ACA Assessment in special surplus as of December 31, 2019. There is also no impact on the ACL risk based capital (RBC) ratio. Reporting the ACA Assessment as of December 31, 2019 would not have triggered an RBC action level.

		Current Year	Prior Year
A.	Did the reporting entity write accident and health insurance premium that is subject to Section 9010 of the Federal Affordable Care Act (YES/NO)?	Yes	Yes
B.	ACA fee assessment payable for the upcoming year	\$ 6,713	\$ —
C.	ACA fee assessment paid	\$ —	\$ 2,937
D.	Premium written subject to ACA 9010 assessment	\$ 380,449	\$ 551,992
E.	Total Adjusted Capital before surplus adjustment (Five-Year Historical, Line 14)	\$ 786,820	\$ 741,087
F.	Total Adjusted Capital after surplus adjustment (Five-Year Historical, Line 14 minus Line 22B above)	\$ 780,107	\$ 741,087
G.	Authorized Control Level (Five-Year Historical, Line 15)	\$ 11,506	\$ 31,877
H.	Would reporting the ACA assessment as of December 31, 2019 triggered an RBC action level (YES/NO)?	No	No

Subsequent events were evaluated through February 14, 2020. No additional subsequent events were noted.

23. Reinsurance

A. Ceded Reinsurance Report

Section I – General Interrogatories

(1) Are any of the reinsurers, listed on Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the Company or by any representative, officer, trustee, or director of the Company?

Yes ( ) No ( X )

If yes, give full details.

(2) Have any policies issued by the Company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or any other person not primarily engaged in the insurance business?

Yes ( ) No ( X )

If yes, give full details.

Section 2 – Ceded Reinsurance Report – Part A

(1) Does the Company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?

Yes ( ) No ( X )

a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement for those agreements in which cancellation results in a net obligation of the reporting entity to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the reporting entity may consider the current or anticipated experience of the business reinsured in making this estimate.

## NOTES TO FINANCIAL STATEMENTS

Not applicable.

- b. What is the total amount of reinsurance credits taken whether as an asset or as a reduction of liability for these agreements in this statement?

Not applicable.

- (2) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement data may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?

Yes ( ) No ( X )

If yes, give full details.

### Section 3 – Ceded Reinsurance Report – Part B

- (1) What is the estimated amount of the aggregate reduction in surplus (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of all reinsurance agreements, by either party, as of the date of this statement? Where necessary, the Company may consider the current or anticipated experience of the business reinsured in making this estimate.

\$0

- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement?

Yes ( ) No ( X )

If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments?

- B. Uncollectible Reinsurance

None.

- C. Commutation of Reinsurance Reflected in Income and Expenses

None.

- D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

Not applicable.

### 24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

- A.-D. Retrospectively Rated Contracts Including Medical Loss Ratio Rebates

The Company has no retrospectively rated contracts.

- E. Risk Sharing Provisions of the Affordable Care Act

The Company did not write any accident and health insurance premium that was subject to the Affordable Care Act risk-sharing provisions.

### 25. Change in Incurred Claims and Claims Adjustment Expenses

- A. Reserves as of December 31, 2018 were \$11,557. As of December 31, 2019, \$1,289 has been paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$9 as a result of re-estimation of unpaid claims and claim adjustment expenses, principally on the dental care line of insurance. Therefore, there has been a \$10,259 favorable prior-year development since December 31, 2018 to December 31, 2019. The decrease is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims. The Company did not experience any prior year loss development on retrospectively rated policies.
- B. There were no significant changes in methodologies and assumptions used in calculating the liability for unpaid losses and loss adjustment expenses during the statement period.

### 26. Intercompany Pooling Arrangements

The Company did not participate in any inter-company pooling arrangements during the statement year.

### 27. Structured Settlements

Not applicable.

NOTES TO FINANCIAL STATEMENTS

28. Health Care Receivables

A. Pharmaceutical Rebate Receivables

The Company does not have pharmaceutical rebate receivables.

B. Risk Sharing Receivables

The Company does not have risk sharing receivables.

29. Participating Policies

The Company does not have participating policies.

30. Premium Deficiency Reserves

1. Liability carried for premium deficiency reserves	\$0
2. Date of the most recent evaluation of this liability	12/31/2019
3. Was anticipated investment income utilized in the calculation?	Yes ( X ) No ( )

31. Anticipated Salvage and Subrogation

The Company does not have anticipated salvage and subrogation.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?

Yes ☒ No ☐
- If yes, complete Schedule Y, Parts 1, 1A and 2.
- 1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes ☐ No ☐ N/A ☒
- 1.3

State Regulating? Ohio.....
- 1.4

Is the reporting entity publicly traded or a member of a publicly traded group?

Yes ☒ No ☐
- 1.5

If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

0001097362.....
- 2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes ☐ No ☒
- 2.2

If yes, date of change:
- 3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

.....12/31/2018
- 3.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

.....12/31/2018
- 3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

.....06/30/2015
- 3.4

By what department or departments? Ohio Department of Insurance.....
- 3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes ☐ No ☐ N/A ☒
- 3.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes ☐ No ☐ N/A ☒
- 4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11 sales of new business? Yes ☐ No ☒

4.12 renewals? Yes ☐ No ☒
- 4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21 sales of new business? Yes ☐ No ☒

4.22 renewals? Yes ☐ No ☒
- 5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes ☐ No ☒

If yes, complete and file the merger history data file with the NAIC.
- 5.2

If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

- 6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes ☐ No ☒
- 6.2

If yes, give full information .....
- 7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes ☒ No ☐
- 7.2

If yes,
- 7.21

State the percentage of foreign control .....

100.0 %

7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
Canada.....	Corporat ion.....
.....	.....
.....	.....



GENERAL INTERROGATORIES

- 8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes [ ☐ ] No [ ☒ ]
- 8.2

If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [ ☒ ] No [ ☐ ]
- 8.4

If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC
BentallGreenOak (U.S.) Limited Partnership.....	Seattle, WA.....				YES.....
BentallGreenOak Real Estate US LLC.....	New York, NY.....				YES.....
BGO US Real Estate LP.....	New York, NY.....				YES.....
Massachusetts Financial Services Company.....	Boston, MA.....				YES.....
MFS Fund Distributors, Inc.....	Boston, MA.....				YES.....
MFS Institutional Advisors, Inc.....	Boston, MA.....				YES.....
MFS Service Center, Inc.....	Quincy, MA.....				YES.....
Prime Advisors, Inc.....	Redmond, WA.....				YES.....
Ryan Labs Asset Management Inc.....	New York, NY.....				YES.....
Sun Life Capital Management (U.S.) LLC.....	Wellesley Hills, MA.....				YES.....
Sun Life Institutional Distributors (U.S.) LLC.....	San Francisco, CA.....				YES.....

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

Deloitte & Touche LLP, 200 Berkeley Street, Boston, MA 02116.....
- 10.1

Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?

Yes [ ☐ ] No [ ☒ ]
- 10.2

If the response to 10.1 is yes, provide information related to this exemption:
- 10.3

Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?

Yes [ ☐ ] No [ ☒ ]
- 10.4

If the response to 10.3 is yes, provide information related to this exemption:
- 10.5

Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?

Yes [ ☒ ] No [ ☐ ] N/A [ ☐ ]
- 10.6

If the response to 10.5 is no or n/a, please explain
11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?

Eric S. Vandenberg, FSA, MAAA, Appointed Actuary, 2323 Grand Boulevard, Kansas City, MO 64108.....
- 12.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes [ ☐ ] No [ ☒ ]

12.11

Name of real estate holding company

.....

12.12

Number of parcels involved

.....0

12.13

Total book/adjusted carrying value

\$.....
- 12.2

If yes, provide explanation
13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 13.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 13.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes [ ☐ ] No [ ☐ ]
- 13.3

Have there been any changes made to any of the trust indentures during the year?

Yes [ ☐ ] No [ ☐ ]
- 13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes [ ☐ ] No [ ☐ ] N/A [ ☐ ]
- 14.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes [ ☒ ] No [ ☐ ]

a.

Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;

b.

Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;

c.

Compliance with applicable governmental laws, rules and regulations;

d.

The prompt internal reporting of violations to an appropriate person or persons identified in the code; and

e.

Accountability for adherence to the code.
- 14.11

If the response to 14.1 is no, please explain:
- 14.2

Has the code of ethics for senior managers been amended?

Yes [ ☐ ] No [ ☒ ]
- 14.21

If the response to 14.2 is yes, provide information related to amendment(s).
- 14.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [ ☐ ] No [ ☒ ]
- 14.31

If the response to 14.3 is yes, provide the nature of any waiver(s).

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?
- Yes [ ] No [ X ]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1	2	3	4
American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Circumstances That Can Trigger the Letter of Credit	Amount
			.....0

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof?
- Yes [ X ] No [ ]
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?
- Yes [ X ] No [ ]
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person?
- Yes [ X ] No [ ]

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?
- Yes [ ] No [ X ]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers \$.....
- 20.12 To stockholders not officers \$.....
- 20.13 Trustees, supreme or grand (Fraternal only) \$.....
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers \$.....
- 20.22 To stockholders not officers \$.....
- 20.23 Trustees, supreme or grand (Fraternal only) \$.....
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?
- Yes [ ] No [ X ]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others \$.....
- 21.22 Borrowed from others \$.....
- 21.23 Leased from others \$.....
- 21.24 Other \$.....
- 22.1 Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments?
- Yes [ ] No [ X ]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$.....
- 22.22 Amount paid as expenses \$.....
- 22.23 Other amounts paid \$.....
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?
- Yes [ ] No [ X ]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:
- \$.....

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03)
- Yes [ X ] No [ ]
- 24.02 If no, give full and complete information, relating thereto
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
- 24.04 Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions?
- Yes [ ] No [ ] NA [ X ]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs.
- \$.....
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs.
- \$.....
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?
- Yes [ ] No [ ] NA [ X ]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?
- Yes [ ] No [ ] NA [ X ]
- 24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?
- Yes [ ] No [ ] NA [ X ]
- 24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:
- 24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$.....0
- 24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$.....0
- 24.103 Total payable for securities lending reported on the liability page \$.....0

GENERAL INTERROGATORIES

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). Yes [ X ] No [ ]

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21 Subject to repurchase agreements	\$.....
25.22 Subject to reverse repurchase agreements	\$.....
25.23 Subject to dollar repurchase agreements	\$.....
25.24 Subject to reverse dollar repurchase agreements	\$.....
25.25 Placed under option agreements	\$.....
25.26 Letter stock or securities restricted as to sale – excluding FHLB Capital Stock	\$.....
25.27 FHLB Capital Stock	\$.....
25.28 On deposit with states	\$.....200,037
25.29 On deposit with other regulatory bodies	\$.....
25.30 Pledged as collateral – excluding collateral pledged to an FHLB	\$.....
25.31 Pledged as collateral to FHLB – including assets backing funding agreements	\$.....
25.32 Other	\$.....

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
.....	.....	.....

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [ ] No [ X ]

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [ ] No [ ] N/A [ X ]

If no, attach a description with this statement.

LINES 26.3 through 26.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

26.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [ ] No [ ]

26.4 If the response to 26.3 is YES, does the reporting entity utilize:

26.41 Special accounting provision of SSAP No. 108	Yes [ ] No [ ]
26.42 Permitted accounting practice	Yes [ ] No [ ]
26.43 Other accounting guidance	Yes [ ] No [ ]

26.5 By responding YES to 26.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [ ] No [ ]

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [ ] No [ X ]

27.2 If yes, state the amount thereof at December 31 of the current year. \$.....

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

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

1 Name of Custodian(s)	2 Custodian's Address
Citibank, N.A.....	Trust and Custody Operations, 480 Washington Boulevard, 30th Floor, Jersey City, NJ 07310.....

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

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

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [ X ] No [ ]

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

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
State Street Bank and Trust Company.....	Citibank, N.A.....	..01/15/2019..	Business reasons.....

GENERAL INTERROGATORIES

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

1 Name of Firm or Individual	2 Affiliation
Sun Life Capital Management (U.S.) LLC.....	A.....
.....	.....
.....	.....

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a “U”) manage more than 10% of the reporting entity’s invested assets? Yes [   ] No [ X ]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a “U”) listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity’s invested assets? Yes [   ] No [ X ]

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of “A” (affiliated) or “U” (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
109684.....	Sun Life Capital Management (U.S.) LLC.....	.....	SEC.....	DS.....

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D - Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])? Yes [   ] No [ X ]

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2001 .....	.....	.....
29.2002 .....	.....	.....
29.2999 TOTAL		0

29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund’s Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
.....	.....	.....	.....
.....	.....	.....	.....
.....	.....	.....	.....

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds.....	250,051	250,658	607
30.2 Preferred Stocks.....	0		0
30.3 Totals	250,051	250,658	607

30.4 Describe the sources or methods utilized in determining the fair values:

See Notes to Financial Statements, Note 20.....

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [   ] No [ X ]

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker’s or custodian’s pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [   ] No [   ]

31.3 If the answer to 31.2 is no, describe the reporting entity’s process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

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

32.2 If no, list exceptions:

GENERAL INTERROGATORIES

33. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:  
a.Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.  
b.Issuer or obligor is current on all contracted interest and principal payments.  
c.The insurer has an actual expectation of ultimate payment of all contracted interest and principal.  
Has the reporting entity self-designated 5GI securities?

Yes [ ] No [ X ]
34. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:  
a. The security was purchased prior to January 1, 2018.  
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.  
c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as an NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.  
d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.  
Has the reporting entity self-designated PLGI securities?

Yes [ ] No [ X ]
35. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:  
a. The shares were purchased prior to January 1, 2019.  
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.  
c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.  
d. The fund only or predominantly holds bonds in its portfolio.  
e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.  
f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.  
Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria?

Yes [ ] No [ X ]

OTHER

- 36.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?

\$ .....993
- 36.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations, and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
Ohio Treasurer of State.....	\$.....458
Kentucky Department of Insurance.....	\$.....300

- 37.1 Amount of payments for legal expenses, if any?

\$ .....0
- 37.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
None.....	\$.....

- 38.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers, or departments of government, if any?

\$ .....0
- 38.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers, or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
None.....	\$.....

FN 36, 37 & 38 Payments made directly by the company differ from expense amounts, which inclde allocations.

GENERAL INTERROGATORIES
PART 2 - HEALTH INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [ ] No [ X ]
1.2 If yes, indicate premium earned on U.S. business only. \$ 0
1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$
1.31 Reason for excluding
1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above \$
1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$
1.6 Individual policies:
Most current three years:
1.61 Total premium earned \$ 0
1.62 Total incurred claims \$ 0
1.63 Number of covered lives 0
All years prior to most current three years:
1.64 Total premium earned \$ 0
1.65 Total incurred claims \$ 0
1.66 Number of covered lives 0
1.7 Group policies:
Most current three years:
1.71 Total premium earned \$ 0
1.72 Total incurred claims \$ 0
1.73 Number of covered lives 0
All years prior to most current three years:
1.74 Total premium earned \$ 0
1.75 Total incurred claims \$ 0
1.76 Number of covered lives 0

2. Health Test:

Table with 3 columns: Item, 1 Current Year, 2 Prior Year. Rows include Premium Numerator, Premium Denominator, Premium Ratio, Reserve Numerator, Reserve Denominator, and Reserve Ratio.

3.1 Has the reporting entity received any endowment or gift from contracting hospitals, physicians, dentists, or others that is agreed will be returned when, as and if the earnings of the reporting entity permits? Yes [ ] No [ X ]
3.2 If yes, give particulars:
4.1 Have copies of all agreements stating the period and nature of hospitals', physicians', and dentists' care offered to subscribers and dependents been filed with the appropriate regulatory agency? Yes [ X ] No [ ]
4.2 If not previously filed, furnish herewith a copy(ies) of such agreement(s). Do these agreements include additional benefits offered? Yes [ ] No [ X ]
5.1 Does the reporting entity have stop-loss reinsurance? Yes [ ] No [ X ]
5.2 If no, explain:
The Company operates as prepaid dental and does not retain claim risk.
5.3 Maximum retained risk (see instructions)
5.31 Comprehensive Medical \$
5.32 Medical Only \$
5.33 Medicare Supplement \$
5.34 Dental and Vision \$ 2,000
5.35 Other Limited Benefit Plan \$
5.36 Other \$
6. Describe arrangement which the reporting entity may have to protect subscribers and their dependents against the risk of insolvency including hold harmless provisions, conversion privileges with other carriers, agreements with providers to continue rendering services, and any other agreements:
7.1 Does the reporting entity set up its claim liability for provider services on a service date basis? Yes [ ] No [ X ]
7.2 If no, give details
Not applicable as the Company operates as prepaid dental.
8. Provide the following information regarding participating providers:
8.1 Number of providers at start of reporting year 367
8.2 Number of providers at end of reporting year 373
9.1 Does the reporting entity have business subject to premium rate guarantees? Yes [ X ] No [ ]
9.2 If yes, direct premium earned:
9.21 Business with rate guarantees between 15-36 months 255,921
9.22 Business with rate guarantees over 36 months

GENERAL INTERROGATORIES
PART 2 - HEALTH INTERROGATORIES

- 10.1 Does the reporting entity have Incentive Pool, Withhold or Bonus Arrangements in its provider contracts? Yes [ ] No [ X ]
- 10.2 If yes:
10.21 Maximum amount payable bonuses \$.....
10.22 Amount actually paid for year bonuses \$.....
10.23 Maximum amount payable withholds \$.....
10.24 Amount actually paid for year withholds \$.....
- 11.1 Is the reporting entity organized as:
11.12 A Medical Group/Staff Model, Yes [ ] No [ X ]
11.13 An Individual Practice Association (IPA), or, Yes [ ] No [ X ]
11.14 A Mixed Model (combination of above) ? Yes [ ] No [ X ]
- 11.2 Is the reporting entity subject to Statutory Minimum Capital and Surplus Requirements? Yes [ X ] No [ ]
- 11.3 If yes, show the name of the state requiring such minimum capital and surplus. Ohio and Kentucky.....
- 11.4 If yes, show the amount required. \$.....250,000
- 11.5 Is this amount included as part of a contingency reserve in stockholder's equity? Yes [ ] No [ X ]
- 11.6 If the amount is calculated, show the calculation
- 12. List service areas in which reporting entity is licensed to operate:

Table with 1 column: Name of Service Area. Rows include State of Ohio and State of Kentucky.

- 13.1 Do you act as a custodian for health savings accounts? Yes [ ] No [ X ]
- 13.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$.....
- 13.3 Do you act as an administrator for health savings accounts? Yes [ ] No [ X ]
- 13.4 If yes, please provide the balance of the funds administered as of the reporting date. \$.....
- 14.1 Are any of the captive affiliates reported on Schedule S, Part 3 as authorized reinsurers? Yes [ ] No [ X N/A [ ]
- 14.2 If the answer to 14.1 is yes, please provide the following:

Table with 7 columns: 1 Company Name, 2 NAIC Company Code, 3 Domiciliary Jurisdiction, 4 Reserve Credit, 5 Letters of Credit, 6 Trust Agreements, 7 Other. Assets Supporting Reserve Credit.

- 15. Provide the following for individual ordinary life insurance\* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded).
15.1 Direct Premium Written \$.....
15.2 Total Incurred Claims \$.....
15.3 Number of Covered Lives .....

Table with 1 column: \*Ordinary Life Insurance Includes. Rows include Term, Whole Life, Variable Life, Universal Life, and Variable Universal Life.

- 16. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [ X ] No [ ]
- 16.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [ ] No [ X ]

FIVE - YEAR HISTORICAL DATA

	1 2019	2 2018	3 2017	4 2016	5 2015
<b>Balance Sheet</b> (Pages 2 and 3)					
1. Total admitted assets (Page 2, Line 28) .....	864,096	838,736	760,871	889,340	1,013,154
2. Total liabilities (Page 3, Line 24) .....	77,276	97,649	120,399	120,590	68,871
3. Statutory minimum capital and surplus requirement .....	250,000	250,000	250,000	250,000	250,000
4. Total capital and surplus (Page 3, Line 33) .....	786,820	741,087	640,472	768,750	944,283
<b>Income Statement</b> (Page 4)					
5. Total revenues (Line 8) .....	381,862	556,272	645,782	700,738	844,042
6. Total medical and hospital expenses (Line 18) .....	165,477	231,147	472,668	571,961	636,096
7. Claims adjustment expenses (Line 20) .....	3,371	3,164	4,999	5,522	4,602
8. Total administrative expenses (Line 21) .....	188,718	225,231	316,140	301,731	256,686
9. Net underwriting gain (loss) (Line 24) .....	24,296	96,730	(148,025)	(178,476)	(53,342)
10. Net investment gain (loss) (Line 27) .....	12,075	4,394	2,836	3,166	1,493
11. Total other income (Lines 28 plus 29) .....	0	0	0	0	0
12. Net income or (loss) (Line 32) .....	36,371	101,124	(136,335)	(179,216)	(39,140)
<b>Cash Flow</b> (Page 6)					
13. Net cash from operations (Line 11).....	12,438	90,672	(156,009)	(117,130)	(108,401)
<b>Risk-Based Capital Analysis</b>					
14. Total adjusted capital.....	786,820	741,087	640,472	768,750	944,283
15. Authorized control level risk-based capital.....	11,506	31,877	30,159	29,582	28,912
<b>Enrollment</b> (Exhibit 1)					
16. Total members at end of period (Column 5, Line 7) .....	3,166	4,374	5,704	5,898	7,275
17. Total members months (Column 6, Line 7) .....	41,748	61,325	69,018	75,030	89,361
<b>Operating Percentage</b> (Page 4)					
(Item divided by Page 4, sum of Lines 2, 3, and 5) x 100.0					
18. Premiums earned plus risk revenue (Line 2 plus Lines 3 and 5) .....	100.0	100.0	100.0	100.0	100.0
19. Total hospital and medical plus other non-health (Lines 18 plus Line 19) .....	43.3	41.6	73.2	81.6	75.4
20. Cost containment expenses .....	0.0	0.0	0.0	0.0	0.0
21. Other claims adjustment expenses .....	0.9	0.6	0.8	0.8	0.5
22. Total underwriting deductions (Line 23) .....	93.6	82.6	122.9	125.5	106.3
23. Total underwriting gain (loss) (Line 24) .....	6.4	17.4	(22.9)	(25.5)	(6.3)
<b>Unpaid Claims Analysis</b>					
(U&I Exhibit, Part 2B)					
24. Total claims incurred for prior years (Line 13, Col. 5) .....	1,289	1,288	731	4,117	3,055
25. Estimated liability of unpaid claims – [prior year (Line 13, Col. 6)] .....	11,474	14,611	11,834	16,274	16,550
<b>Investments In Parent, Subsidiaries and Affiliates</b>					
26. Affiliated bonds (Sch. D Summary, Line 12, Col. 1) .....	0	0	0	0	0
27. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1) .....	0	0	0	0	0
28. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1) .....	0	0	0	0	0
29. Affiliated short-term investments (subtotal included in Sch. DA Verification, Col. 5, Line 10) .....	0	0	0	0	0
30. Affiliated mortgage loans on real estate .....	0	0	0	0	0
31. All other affiliated .....	0	0	0	0	0
32. Total of above Lines 26 to 31.....	0	0	0	0	0
33. Total investment in parent included in Lines 26 to 31 above .....					

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3 - Accounting Changes and Correction of Errors?.....Yes [    ] No [    ]

If no, please explain

.....



SCHEDULE T - PREMIUMS AND OTHER CONSIDERATIONS

Allocated by States and Territories

			1	Direct Business Only							
				2	3	4	5	6	7	8	9
State, Etc.			Active Status (a)	Accident & Health Premiums	Medicare Title XVIII	Medicaid Title XIX	Federal Employees Health Benefits Plan Premiums	Life & Annuity Premiums & Other Considerations	Property/ Casualty Premiums	Total Columns 2 Through 7	Deposit-Type Contracts
1.	Alabama	AL	N							0	0
2.	Alaska	AK	N							0	0
3.	Arizona	AZ	N							0	0
4.	Arkansas	AR	N							0	0
5.	California	CA	N							0	0
6.	Colorado	CO	N							0	0
7.	Connecticut	CT	N							0	0
8.	Delaware	DE	N							0	0
9.	District of Columbia	DC	N							0	0
10.	Florida	FL	N							0	0
11.	Georgia	GA	N							0	0
12.	Hawaii	HI	N							0	0
13.	Idaho	ID	N							0	0
14.	Illinois	IL	N							0	0
15.	Indiana	IN	N							0	0
16.	Iowa	IA	N							0	0
17.	Kansas	KS	N							0	0
18.	Kentucky	KY	L							0	0
19.	Louisiana	LA	N							0	0
20.	Maine	ME	N							0	0
21.	Maryland	MD	N							0	0
22.	Massachusetts	MA	N							0	0
23.	Michigan	MI	N							0	0
24.	Minnesota	MN	N							0	0
25.	Mississippi	MS	N							0	0
26.	Missouri	MO	N							0	0
27.	Montana	MT	N							0	0
28.	Nebraska	NE	N							0	0
29.	Nevada	NV	N							0	0
30.	New Hampshire	NH	N							0	0
31.	New Jersey	NJ	N							0	0
32.	New Mexico	NM	N							0	0
33.	New York	NY	N							0	0
34.	North Carolina	NC	N							0	0
35.	North Dakota	ND	N							0	0
36.	Ohio	OH	L	380,449						380,449	0
37.	Oklahoma	OK	N							0	0
38.	Oregon	OR	N							0	0
39.	Pennsylvania	PA	N							0	0
40.	Rhode Island	RI	N							0	0
41.	South Carolina	SC	N							0	0
42.	South Dakota	SD	N							0	0
43.	Tennessee	TN	N							0	0
44.	Texas	TX	N							0	0
45.	Utah	UT	N							0	0
46.	Vermont	VT	N							0	0
47.	Virginia	VA	N							0	0
48.	Washington	WA	N							0	0
49.	West Virginia	WV	N							0	0
50.	Wisconsin	WI	N							0	0
51.	Wyoming	WY	N							0	0
52.	American Samoa	AS	N							0	0
53.	Guam	GU	N							0	0
54.	Puerto Rico	PR	N							0	0
55.	U.S. Virgin Islands	VI	N							0	0
56.	Northern Mariana Islands	MP	N							0	0
57.	Canada	CAN	N							0	0
58.	Aggregate other alien	OT	XXX	0	0	0	0	0	0	0	0
59.	Subtotal		XXX	380,449	0	0	0	0	0	380,449	0
60.	Reporting entity contributions for Employee Benefit Plans		XXX							0	
61.	Total (Direct Business)		XXX	380,449	0	0	0	0	0	380,449	0
DETAILS OF WRITE-INS											
58001.			XXX								
58002.			XXX								
58003.			XXX								
58998.	Summary of remaining write-ins for Line 58 from overflow page		XXX	0	0	0	0	0	0	0	0
58999.	Totals (Lines 58001 through 58003 plus 58998) (Line 58 above)		XXX	0	0	0	0	0	0	0	0

(a) Active Status Counts  
L – Licensed or Chartered – Licensed insurance carrier or domiciled RRG 2 R – Registered – Non-domiciled RRGs 0  
E – Eligible – Reporting entities eligible or approved to write surplus lines in the state 0 Q – Qualified – Qualified or accredited reinsurer 0  
N – None of the above – Not allowed to write business in the state lines in the state .55

(b) Explanation of basis of allocation of premiums by states, etc.  
Premiums are assigned to the state based on the situs of contract.

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

Federal ID#	Name of Subsidiary Company of Sun Life Financial Inc.	% of Voting Shares	Insurer / Non-Insurer
98-0226074	<b>Sun Life Financial Inc.</b> – United States Operations		
20-8998687	SL Finance 2007-1, Inc.	100%	Non-Insurer
98-0226074	<b>Sun Life Financial Inc.</b> – Foreign Operations		
	6324983 Canada Inc.	100%	Non-Insurer
	Sun Life Assurance Company of Canada (Barbados) Limited	100%	Insurer
	Sun Life Canadian Commercial Mortgage Fund	20.397%	Non-Insurer
	Sun Life Long Duration Overlay Fund	99.9999%	Non-Insurer
	Sun Life of Canada International Assurance Limited	100%	Insurer
	Sun Life Private Fixed Income Plus Fund	3.335%	Non-Insurer
	<b>Sun Life Global Investments Inc.</b> – United States Operations	100%	Non-Insurer
	Sun Life 2007-1 Financing Corp.	100%	Non-Insurer
	Sun Life (Luxembourg) Finance No. 1 SARL	100%	Non-Insurer
04-3401283	Sun Life Assurance Company of Canada - U.S. Operations Holdings, Inc.	100%	Non-Insurer
98-1501925	GreenOak Europe Core Plus Logistics SCSp	16.6485%	Non-Insurer
	SL Investment 2007-1 ULC	100%	Non-Insurer
	Sun Life Financial (Bermuda) Reinsurance Ltd.	100%	Insurer
04-3526207	Sun Life Financial (Japan), Inc.	100%	Non-Insurer
04-3579262	Sun Life Financial (U.S.) Holdings, Inc.	100%	Non-Insurer
	Sun Life Financial (U.S.) Investments LLC	100%	Non-Insurer
81-3468348	Bentall Kennedy U.S. Strategic Value Fund, L.P.	99.99%	Non-Insurer
61-1723752	Sun Life Institutional Distributors (U.S.) LLC	100%	Non-Insurer
68-0635051	Sun Life Investment Management U.S., Inc.	100%	Non-Insurer
20-5270592	BentallGreenOak (U.S.) GP LLC	100%	Non-Insurer
20-5300937	BentallGreenOak (U.S.) Limited Partnership	56%	Non-Insurer
81-3502546	Bentall Kennedy U.S. Strategic Value Fund GP, L.L.C.	100%	Non-Insurer
81-3468348	Bentall Kennedy U.S. Strategic Value Fund, L.P.	0.01%	Non-Insurer
	SVF Latham Square, LLC	100%	Non-Insurer

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

Federal ID#	Name of Subsidiary Company of Sun Life Financial Inc.	% of Voting Shares	Insurer / Non-Insurer
	SVF REIT Manager, LLC	100%	Non-Insurer
	BentallGreenOak US Core Plus GP LLC	100%	Non-Insurer
84-3793856	BentallGreenOak US Core Plus Fund LP	100%	Non-Insurer
84-3805305	BentallGreenOak US Core Plus LF-A LP	100%	Non-Insurer
	BGO US Core Plus REIT I-A LLC	100%	Non-Insurer
	BGO Grand Adams Member LLC	100%	Non-Insurer
84-4106508	BGONV Grand Adams JV LLC	90%	Non-Insurer
	Grand Adams Owner LLC	100%	Non-Insurer
	BGO Plaza 600 Member LLC	100%	Non-Insurer
84-3749558	BGO Plaza 600 JV LLC	90%	Non-Insurer
	SVF Latham Square Owner, LLC	100%	Non-Insurer
	SVF Operating LLC	100%	Non-Insurer
	SVF The View Pacific LLC	100%	Non-Insurer
	The View Pacific LLC	80%	Non-Insurer
	The View Pacific Owner LLC	100%	Non-Insurer
32-0466479	BGO Corporate Holdings (US) LLC	100%	Non-Insurer
20-1641876	Rushmore Partners LLC	100%	Non-Insurer
30-0872552	NewTower Trust Company	100%	Non-Insurer
81-4733550	BGO Daily Value Fund GP LLC	100%	Non-Insurer
	NewTower Management GP LLC	100%	Non-Insurer
	NewTower Management LLC	100%	Non-Insurer
42-1772921	BGO US Real Estate LP	100%	Non-Insurer
45-1599282	BentallGreenOak Real Estate US LLC	100%	Non-Insurer
	GO Core Plus GP, LLC	100%	Non-Insurer
81-1097117	GreenOak MC Core Plus GP, LLC	50%	Non-Insurer
45-2987552	GO Houston ROHV GP, LLC	20%	Non-Insurer
42-1772920	GreenOak Real Estate Advisors LP	99%	Non-Insurer
81-1293379	GreenOak MC Real Estate Management LLC	50%	Non-Insurer
42-1772919	GreenOak Real Estate GP LLC	100%	Non-Insurer

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

Federal ID#	Name of Subsidiary Company of Sun Life Financial Inc.	% of Voting Shares	Insurer / Non-Insurer
42-1772920	GreenOak Real Estate Advisors LP	1%	Non-Insurer
90-0925083	BKUS Institutional Logistics Coinvestment LLC	100%	Non-Insurer
	GO Equity GP LLC	100%	Non-Insurer
46-2565118	GO 425 Park GP, LLC	100%	Non-Insurer
	GO Cross GP Ltd.	100%	Non-Insurer
98-1061767	GO Europe Advisor LP	100%	Non-Insurer
	GOGC AHL Advisor Ltd.	50%	Non-Insurer
98-1162250	GOGL Manager Ltd.	50%	Non-Insurer
98-1322411	GO Europe Carry II, LP	100%	Non-Insurer
98-1326162	GreenOak UK Secured Lending II GP Ltd.	100%	Non-Insurer
	GreenOak UK II GP Holdings, LLC	100%	Non-Insurer
98-1322664	GO Europe Carry, LP	100%	Non-Insurer
	GO Europe Investment Carry GP, Ltd.	100%	Non-Insurer
98-1222294	GO Europe Investment Carry, LP	100%	Non-Insurer
98-1272837	GO Europe Secured Lending GP Holdings, LP	100%	Non-Insurer
98-1272874	GreenOak Europe Secured Lending GP Sarl	100%	Non-Insurer
98-1161816	GO Spain JV I, LP	100%	Non-Insurer
98-1155466	GOGL Funding I, LP	88.274%	Non-Insurer
98-1155147	GOGL GP Ltd.	75.64%	Non-Insurer
	GO Treehouse Investment GP, LLC	100%	Non-Insurer
	GreenOak Europe Core Plus Logistics GP Holdings LP	100%	Non-Insurer
98-1507422	GreenOak Europe Core Plus Logistics GP Sarl	100%	Non-Insurer
81-1928087	GreenOak Europe II Carry, LP	100%	Non-Insurer
98-1317898	GreenOak Europe (Lux) GP II, S.à r.l.	100%	Non-Insurer
98-1295732	GreenOak Europe II GP Ltd.	100%	Non-Insurer
98-1295754	GreenOak Europe II GP, LP	100%	Non-Insurer
98-1512107	GreenOak Europe III GP Ltd.	100%	Non-Insurer
98-1512140	GreenOak Europe III GP, LP	100%	Non-Insurer
98-1481275	GreenOak Europe (Lux) III GP S.à r.l.	100%	Non-Insurer

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

40.3

Federal ID#	Name of Subsidiary Company of Sun Life Financial Inc.	% of Voting Shares	Insurer / Non-Insurer
	GreenOak Europe Secured Lending II GP Holdings, LP	100%	Non-Insurer
	GreenOak Europe Secured Lending II GP Sarl	100%	Non-Insurer
98-1283316	GreenOak Japan GP Ltd.	100%	Non-Insurer
98-1035286	GreenOak Asia Advisor LP	100%	Non-Insurer
98-1405886	GreenOak India Investment Advisors Private Limited	0.01%	Non-Insurer
98-1201073	GreenOak Asia GP II, LP	100%	Non-Insurer
98-1502736	GreenOak Asia GP III, LP	100%	Non-Insurer
98-0697103	GreenOak Japan GP, LP	100%	Non-Insurer
98-1322998	GreenOak Spain GP, LP	100%	Non-Insurer
98-1201236	GreenOak Spain GP, Ltd.	100%	Non-Insurer
	GreenOak Tactical Lending GP Holdings, LP	100%	Non-Insurer
	GreenOak Tactical Lending GP Sarl	100%	Non-Insurer
98-1326154	GreenOak UK Secured Lending GP Ltd.	100%	Non-Insurer
98-1261607	GreenOak US (EU Parallel) GP Sarl	100%	Non-Insurer
46-2839069	GreenOak US GP II, LP	100%	Non-Insurer
81-1072868	GreenOak US (EU Parallel) GP II, LLC	100%	Non-Insurer
81-2921195	GreenOak US GP III, LP	100%	Non-Insurer
27-4518011	GreenOak US GP, LP	100%	Non-Insurer
91-1435190	Prime Advisors, Inc.	100%	Non-Insurer
47-3503928	Ryan Labs Asset Management Inc.	100%	Non-Insurer
	Ryan Labs Fund Management, LLC	100%	Non-Insurer
	Ryan Labs TIPS Partners, L.P.	100%	Non-Insurer
04-3132283	Sun Life Capital Management (U.S.) LLC	100%	Non-Insurer
84-3510618	SLC Management U.S. Private Credit GP, LLC	100%	Non-Insurer
37-1948633	SLCAL, Inc.	100%	Non-Insurer
04-3401285	Sun Life of Canada (U.S.) Financial Services Holdings, Inc.	99.924%	Non-Insurer
04-2747644	Massachusetts Financial Services Company	95.678%	Non-Insurer
	MFS Development Funds, LLC	100%	Non-Insurer
04-2747644	MFS Exchange LLC	100%	Non-Insurer

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

Federal ID#	Name of Subsidiary Company of Sun Life Financial Inc.	% of Voting Shares	Insurer / Non-Insurer
04-3169826	MFS Fund Distributors, Inc.	100%	Non-Insurer
02-0507414	MFS Heritage Trust Company	100%	Non-Insurer
04-3247425	MFS Institutional Advisors, Inc.	100%	Non-Insurer
	3060097 Nova Scotia Company	100%	Non-Insurer
	MFS Investment Management Canada Limited	15%	Non-Insurer
	MFS Investment Management Canada Limited	85%	Non-Insurer
	MFS International Ltd.	100%	Non-Insurer
	MFS do Brasil Desenvolvimento de Mercado Ltda.	100%	Non-Insurer
	MFS International (Chile) SpA	100%	Non-Insurer
	MFS International (Hong Kong) Limited	100%	Non-Insurer
	MFS International Holdings Pty Ltd	100%	Non-Insurer
	MFS Financial Management Consulting (Shanghai) Co., Ltd.	100%	Non-Insurer
	MFS International (U.K.) Limited	100%	Non-Insurer
	MFS International Switzerland GmbH	100%	Non-Insurer
	MFS International Australia Pty Ltd	100%	Non-Insurer
	MFS International Singapore Pte. Ltd.	100%	Non-Insurer
	MFS Investment Management Company (LUX) S.à.r.l.	100%	Non-Insurer
	MFS Investment Management K.K.	100%	Non-Insurer
04-2864897	MFS Service Center, Inc.	100%	Non-Insurer
04-3365782	Sun Life of Canada (U.S.) Holdings, Inc.	100%	Non-Insurer
26-4312923	DailyFeats, Inc.	100%	Non-Insurer
01-0483086	Disability Reinsurance Management Services, Inc.	100%	Non-Insurer
61-0403075 64602 DE	Independence Life and Annuity Company	100%	Insurer
46-1499557 15325 DE	Sun Life Financial (U.S.) Reinsurance Company II	100%	Insurer
59-0411385 68047 TX	Professional Insurance Company	100%	Insurer
04-3292937	Sun Canada Financial Co.	100%	Non-Insurer
06-1435452	Sun Life Administrators (U.S.), Inc.	100%	Non-Insurer

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

Federal ID#	Name of Subsidiary Company of Sun Life Financial Inc.	% of Voting Shares	Insurer / Non-Insurer
	Sun Life Financial (U.S.) Delaware Finance, LLC	100%	Non-Insurer
26-1292779 13051 VT	Sun Life Financial (U.S.) Reinsurance Company	100%	Insurer
26-3730703	Sun Life Financial (U.S.) Services Company, Inc.	100%	Non-Insurer
41-1694906	The Premier Dental Group, Inc.	100%	Non-Insurer
20-1750874	Landmark Dental Alliance, Inc.	100%	Non-Insurer
20-5189428	Vuzion, Inc.	100%	Non-Insurer
04-2470476	Sun Life Financial Distributors, Inc.	100%	Non-Insurer
	<b>Sun Life Global Investments Inc. – Foreign Operations</b>	100%	Non-Insurer
	BK Canada Holdings Inc.	100%	Non-Insurer
	BentallGreenOak (Canada) GP Ltd.	100%	Non-Insurer
	BentallGreenOak (Canada) Limited Partnership	56%	Non-Insurer
	0936543 BC Ltd.	100%	Non-Insurer
	550 Burrard Street Ltd.	100%	Non-Insurer
	10 Dundas Street Ltd.	100%	Non-Insurer
	1090 Pender Properties Ltd.	100%	Non-Insurer
	121 King Street West Ltd.	100%	Non-Insurer
	1600 Rene-Levesque Ltd.	100%	Non-Insurer
	1687 Cliveden Avenue Holdings Ltd.	100%	Non-Insurer
	2025 Willingdon Avenue Holdings Ltd.	100%	Non-Insurer
	715-725 Eaton Way Holdings Ltd.	100%	Non-Insurer
	787 Cliveden Place Holdings Ltd.	100%	Non-Insurer
	8400 River Road Holdings Ltd.	100%	Non-Insurer
	Bentall Kennedy Holdings (Canada) Ltd.	100%	Non-Insurer
	Bentall Kennedy Prime Canadian Property Fund GP Inc.	100%	Non-Insurer
	Bentall Kennedy Prime Canadian Property Pool GP Inc.	100%	Non-Insurer
	Bentall Property Fund VI General Partner Inc.	100%	Non-Insurer
	Bentall Property Fund VI Holdings Inc.	100%	Non-Insurer
	Bentall Property Services (Ontario) Ltd.	100%	Non-Insurer

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

40.6

Federal ID#	Name of Subsidiary Company of Sun Life Financial Inc.	% of Voting Shares	Insurer / Non-Insurer
	BGO Capital (Canada) Inc.	100%	Non-Insurer
	BGO Holdings (Cayman), LP <sup>1</sup>	71%	Non-Insurer
98-1367181	BentallGreenOak Advisors (Korea) Limited	100%	Non-Insurer
	BentallGreenOak UK Tactical Lending GP Limited	100%	Non-Insurer
	BentallGreenOak UK Tactical Lending LP	100%	Non-Insurer
	BentallGreenOak UK Secured Lending III GP Ltd.	100%	Non-Insurer
	BentallGreenOak UK Secured Lending III LP	100%	Non-Insurer
	GO Dixon GP Ltd.	20%	Non-Insurer
98-1331621	GO Grafton Finance Ltd.	100%	Non-Insurer
98-1331651	GO Grafton Holdings Ltd.	100%	Non-Insurer
32-0531897	Grafton Advisors (2006) LLP	99.99%	Non-Insurer
98-1405828	GO India Holdings Ltd.	100%	Non-Insurer
	GO Japan Holdings Ltd.	100%	Non-Insurer
	GOGC Allen House GP Ltd.	50%	Non-Insurer
98-1405886	GreenOak India Investment Advisors Private Limited	99.99%	Non-Insurer
	GreenOak Investment Management K.K.	100%	Non-Insurer
98-1324508	GreenOak Real Estate Advisors (Jersey) Limited	100%	Non-Insurer
	GreenOak Real Estate Advisors K.K.	100%	Non-Insurer
98-0688176	GreenOak Real Estate Services Ltd.	100%	Non-Insurer
98-0688174	BentallGreenOak Advisors (UK) LLP	100%	Non-Insurer
98-1070246	BentallGreenOak Asset Management (Germany) GmbH	100%	Non-Insurer
	GreenOak Management Services Srl	100%	Non-Insurer
98-1367180	GreenOak Real Estate Advisors (Spain) S.L.	100%	Non-Insurer
98-0688175	GreenOak Real Estate Holdings Limited	100%	Non-Insurer
32-0531897	Grafton Advisors (2006) LLP	0.01%	Non-Insurer
98-1035902	GreenOak Euro RE Asset Management LLP	100%	Non-Insurer
	BGO Luxembourg Holdings Ltd.	100%	Non-Insurer
	Bentall Kennedy (Luxembourg) G.P. Sarl	100%	Non-Insurer
	BGO Real Property Services (Canada) Inc.	100%	Non-Insurer



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

Federal ID#	Name of Subsidiary Company of Sun Life Financial Inc.	% of Voting Shares	Insurer / Non-Insurer
	BK Prime False Creek Residences Holdings Ltd.	100%	Non-Insurer
	BK Prime GP Holdco Inc.	100%	Non-Insurer
	10 Ronrose Drive GP Inc.	100%	Non-Insurer
	121 King Street West I GP Inc.	100%	Non-Insurer
	121 King Street West II GP Inc.	100%	Non-Insurer
	121 King Street West III GP Inc.	100%	Non-Insurer
	13th Avenue SE GP Inc.	100%	Non-Insurer
	13th Avenue SW GP Inc.	100%	Non-Insurer
	1600 Rene-Levesque GP Inc.	100%	Non-Insurer
	1642 Merivale Road GP Inc.	100%	Non-Insurer
	18 Parkshore Drive GP Inc.	100%	Non-Insurer
	1855 and 1875 Buckhorn Gate GP Inc.	100%	Non-Insurer
	2-8 St. Thomas Street GP Inc.	100%	Non-Insurer
	2-8 St. Thomas Holdings Inc.	50%	Non-Insurer
	290-300 King George Road GP Inc.	100%	Non-Insurer
	5100 Spectrum Way GP Inc.	100%	Non-Insurer
	52nd Street Business Centre GP Inc.	100%	Non-Insurer
	550 Burrard I GP Inc.	100%	Non-Insurer
	550 Burrard II GP Inc.	100%	Non-Insurer
	5825 Explorer Drive GP Inc.	100%	Non-Insurer
	5875 Explorer Drive GP Inc.	100%	Non-Insurer
	77 Metcalfe Street II GP Inc.	100%	Non-Insurer
	Airport 407 Business Campus GP Inc.	100%	Non-Insurer
	BK Prime Alberta I GP Inc.	100%	Non-Insurer
	BK Prime British Columbia I GP Inc.	100%	Non-Insurer
	BK Prime False Creek Residences GP Inc.	100%	Non-Insurer
	BK Prime Foothills North GP Inc.	100%	Non-Insurer
	BK Prime Kelowna Property Holdings GP Inc.	100%	Non-Insurer
	BK Prime Ontario I GP Inc.	100%	Non-Insurer

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

40.8

Federal ID#	Name of Subsidiary Company of Sun Life Financial Inc.	% of Voting Shares	Insurer / Non-Insurer
	1467 Bathurst Holdings Inc.	50%	Non-Insurer
	BK Prime Quebec I GP Inc.	100%	Non-Insurer
	600 de Maisonneuve Ltée/600 de Maisonneuve Ltd.	100%	Non-Insurer
	7277733 Canada Inc.	50%	Non-Insurer
	Capilano Business Park II GP Inc.	100%	Non-Insurer
	CareLife Fleetwood GP Inc.	100%	Non-Insurer
	CareLife Maple Ridge GP Inc.	100%	Non-Insurer
	Champlain Square GP Inc.	100%	Non-Insurer
	Churchill 403 Business Campus GP Inc.	100%	Non-Insurer
	Dalhousie Station GP Inc.	100%	Non-Insurer
	Eastgate Square GP Inc.	100%	Non-Insurer
	Gateway Business Campus GP Inc.	100%	Non-Insurer
	H Business Park (A&B) GP Inc.	100%	Non-Insurer
	H Business Park (G&H) GP Inc.	100%	Non-Insurer
	Hazeldean Mall GP Inc.	100%	Non-Insurer
	Hillside Centre I GP Inc.	100%	Non-Insurer
	Hillside Centre II GP Inc.	100%	Non-Insurer
	Lakeshore Streetfront Retail Properties GP Inc.	100%	Non-Insurer
	Lakeshore Streetfront Retail Properties II GP Inc.	100%	Non-Insurer
	Milton Mall GP Inc.	100%	Non-Insurer
	Milton Mall II GP Inc.	100%	Non-Insurer
	Mission Hill GP Inc.	100%	Non-Insurer
	PCDL (St-Laurent Portfolio) GP Inc.	100%	Non-Insurer
	Pearson Corporate Centre GP Inc.	100%	Non-Insurer
	Peterborough Retail Portfolio GP Inc.	100%	Non-Insurer
	PG Village Shopping Centre GP Inc.	100%	Non-Insurer
	Precidio Court and Corporation Drive GP Inc.	100%	Non-Insurer
	Viceroy Road Portfolio GP Inc.	100%	Non-Insurer
	West Pender I GP Inc.	100%	Non-Insurer

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

Federal ID#	Name of Subsidiary Company of Sun Life Financial Inc.	% of Voting Shares	Insurer / Non-Insurer
	West Pender II GP Inc.	100%	Non-Insurer
	West Pender III GP Inc.	100%	Non-Insurer
	Westpen 10 Dundas GP Inc.	100%	Non-Insurer
	Westpen 10201 Jasper Avenue GP Inc.	100%	Non-Insurer
	Westpen 10303 Jasper Avenue GP Inc.	100%	Non-Insurer
	Westpen North Hill GP Inc.	100%	Non-Insurer
	White Oaks Mall I GP Inc.	100%	Non-Insurer
	White Oaks Mall II GP Inc.	100%	Non-Insurer
	WO Mall GP Inc.	100%	Non-Insurer
	Yellowhead Crossing I GP Inc.	100%	Non-Insurer
	Yellowhead Crossing II GP Inc.	100%	Non-Insurer
	Yellowhead Crossing Development Ltd.	50%	Non-Insurer
	Yellowhead Crossing III GP Inc.	100%	Non-Insurer
	Yellowhead Crossing Development Ltd.	50%	Non-Insurer
	BKCG Services Ltd.	100%	Non-Insurer
	BKCP Residential G.P. LTD.	100%	Non-Insurer
	BKCP Residential Limited Partnership	0.01%	Non-Insurer
	BKCP Residential Limited Partnership	99.99%	Non-Insurer
	BKHY Upper Holdco Inc.	100%	Non-Insurer
	BKHY Lower Holdco Inc.	100%	Non-Insurer
	BentallGreenOak High Yield Canadian Property Fund I Limited Partnership	15.7%	Non-Insurer
	Capilano Business Park Holdings Ltd.	100%	Non-Insurer
	Doyle Avenue Holdings Ltd.	100%	Non-Insurer
	High Plains Boulevard Holdings Ltd.	100%	Non-Insurer
	Hillside Centre Holdings Inc.	100%	Non-Insurer
	HYPF Fund I GP Inc.	100%	Non-Insurer
	HYPF Fund I GP Limited Partnership	0.01%	Non-Insurer
	HYPF Fund I GP Limited Partnership	99.99%	Non-Insurer
	BentallGreenOak High Yield Canadian Property Fund I Limited Partnership	0.001%	Non-Insurer

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

Federal ID#	Name of Subsidiary Company of Sun Life Financial Inc.	% of Voting Shares	Insurer / Non-Insurer
	P&T Shopping Centre Holdings Ltd.	100%	Non-Insurer
	Parkgate Village Holdings Ltd.	100%	Non-Insurer
	Penreal Property Fund V Holdings Inc.	100%	Non-Insurer
	Penreal Property Fund V General Partner Inc.	100%	Non-Insurer
	PenRetail Management Limited Partnership	99.99%	Non-Insurer
	PenRetail Management Ltd.	100%	Non-Insurer
	PenRetail Management Limited Partnership	0.01%	Non-Insurer
	SynchroSERV Inc.	100%	Non-Insurer
	SynchroSERV Limited Partnership	0.01%	Non-Insurer
	SynchroSERV Limited Partnership	99.99%	Non-Insurer
	Ten 201 Jasper Avenue Ltd.	100%	Non-Insurer
	Ten 303 Jasper Avenue Ltd.	100%	Non-Insurer
	White Oaks Mall Holdings Ltd.	100.0000%	Non-Insurer
	GO Epsilon GP, LLC	100%	Non-Insurer
	GO Epsilon, LP	50%	Non-Insurer
98-1521151	GO Epsilon HoldCo I Sarl	100%	Non-Insurer
	GO Epsilon AcquiCo A-B Sarl	100%	Non-Insurer
	GO Epsilon AcquiCo A-L Sarl	100%	Non-Insurer
98-1521714	GO Epsilon AcquiCo A-O Sarl	100%	Non-Insurer
	BGO US Mortgages Inc.	100%	Non-Insurer
	Sun Life Capital Management (Canada) Inc.	100%	Non-Insurer
	Sun Life Canadian Commercial Mortgage GP Inc.	100%	Non-Insurer
	Sun Life Canadian Commercial Mortgage Fund	0.01%	Non-Insurer
	Sun Life Core FI GP Inc.	100%	Non-Insurer
	Sun Life Core Fixed Income Fund	0.01%	Non-Insurer
	Sun Life Long Duration Overlay Fund	0.0001%	Non-Insurer
	Sun Life Long Term Core FI GP Inc.	100%	Non-Insurer
	Sun Life Long Term Core Fixed Income Fund	0.01%	Non-Insurer
	Sun Life Long Term PFIP GP Inc.	100%	Non-Insurer

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

Federal ID#	Name of Subsidiary Company of Sun Life Financial Inc.	% of Voting Shares	Insurer / Non-Insurer
	Sun Life PFIP GP Inc.	100%	Non-Insurer
	Sun Life Private Fixed Income Plus Fund	0.01%	Non-Insurer
	Sun Life Short Term PFIP GP Inc.	100%	Non-Insurer
	Sun Life Global Investments (Canada) Inc.	100%	Non-Insurer
	Excel Funds Management Inc.	100%	Non-Insurer
	Excel Investment Counsel Inc.	100%	Non-Insurer
38-1082080 80802 (CN)	<b>Sun Life Assurance Company of Canada</b> (including the United States Branch) – United States Operations	100%	Insurer
13-3830846	Dental Health Alliance, L.L.C.	100%	Non-Insurer
59-3063687	Denticare of Alabama, Inc.	100%	Insurer
	Morehead Parking Facility, LLC	50%	Non-Insurer
26-4183712	SL Investment US-RE Holdings 2009-1, Inc.	100%	Non-Insurer
45-2424030	Solidify Software, LLC	100%	Non-Insurer
06-0893662 80926 MI	Sun Life and Health Insurance Company (U.S.)	100%	Insurer
	Sun Life Financial International Holdings (MC), LLC	100%	Non-Insurer
33-0360239	UDC Dental California, Inc.	100%	Insurer
74-2609036 52022 OH	UDC Ohio, Inc.	100%	Insurer
58-1099945	Union Security DentalCare of Georgia, Inc.	100%	Insurer
52-1565653 11244 NJ	Union Security DentalCare of New Jersey, Inc.	100%	Insurer
86-0517444 47708 AZ	United Dental Care of Arizona, Inc.	100%	Insurer
86-0631335 52032 CO	United Dental Care of Colorado, Inc.	100%	Insurer
38-2833988 11111 MI	United Dental Care of Michigan, Inc.	100%	Insurer
75-2481527 47044 MO	United Dental Care of Missouri, Inc.	100%	Insurer
86-0384270 47042 NM	United Dental Care of New Mexico, Inc.	100%	Insurer

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

Federal ID#	Name of Subsidiary Company of Sun Life Financial Inc.	% of Voting Shares	Insurer / Non-Insurer
75-2076282 95142 TX	United Dental Care of Texas, Inc.	100%	Insurer
75-2635404 95450 UT	United Dental Care of Utah, Inc.	100%	Insurer
38-1082080 80802 (CN)	<b>Sun Life Assurance Company of Canada</b> – Foreign Operations	100%	Insurer
	10851744 Canada Inc.	100%	Non-Insurer
	10851779 Canada Inc.	100%	Non-Insurer
	11096800 Canada Inc.	100%	Non-Insurer
	1250 RLB GP Inc.	100%	Non-Insurer
	1250 RLB Limited Partnership	0.01%	Non-Insurer
	1250 RLB Limited Partnership	99.99%	Non-Insurer
	188 St. Lands Ltd.	100%	Non-Insurer
	6965083 Canada Inc.	100%	Non-Insurer
	7037457 Canada Inc.	100%	Non-Insurer
	7647913 Canada Inc.	100%	Non-Insurer
	7647930 Canada Inc.	100%	Non-Insurer
	Annemasse Boisbriand Holdings L.P.	1%	Non-Insurer
	90 Harbour Limited Partnership	30%	Non-Insurer
	One York Street Inc.	100%	Non-Insurer
	901 King West Nominee Inc.	50%	Non-Insurer
	Annemasse Boisbriand Holdings L.P.	99%	Non-Insurer
	Faubourg Boisbriand Shopping Centre G.P. Inc.	50%	Non-Insurer
	Faubourg Boisbriand Shopping Centre L.P.	49.999%	Non-Insurer
	Faubourg Boisbriand Shopping Centre Holdings Inc.	100%	Non-Insurer
	BentallGreenOak High Yield Canadian Property Fund I Limited Partnership	12%	Non-Insurer
	BestServe Financial Limited	100%	Non-Insurer
	Canadian Environmental Energy Corporation	32.22%	Non-Insurer
	Country Lane Enterprises Ltd.	100%	Non-Insurer
	Crescent Asia Limited	25%	Non-Insurer

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

Federal ID#	Name of Subsidiary Company of Sun Life Financial Inc.	% of Voting Shares	Insurer / Non-Insurer
	Global Online Financial Solutions Limited	100%	Non-Insurer
	Lifestyle Project Management Pte. Ltd.	100%	Non-Insurer
	Lifestyle Project Management Vietnam Company Limited	100%	Non-Insurer
	Hullmark Sun Life (100 Broadview) LP	50%	Non-Insurer
	Hullmark Sun Life (100 Broadview) Ltd.	50%	Non-Insurer
	Hullmark Sun Life (340 Dufferin) LP	50%	Non-Insurer
	Hullmark Sun Life (360 Dufferin) LP	50%	Non-Insurer
	Hullmark Sun Life (376 Dufferin) LP	50%	Non-Insurer
	Hullmark Sun Life (545 King) LP	50%	Non-Insurer
	Hullmark Sun Life (545 King) Ltd.	50%	Non-Insurer
	Hullmark Sun Life (619 Queen) LP	50%	Non-Insurer
	Hullmark Sun Life (619 Queen) Ltd.	50%	Non-Insurer
	Hullmark Sun Life (Atlantic) LP	50%	Non-Insurer
	Hullmark Sun Life (Atlantic) Ltd.	50%	Non-Insurer
	Planswell Holdings Inc.	10.873%	Non-Insurer
	PT. Cakrawala Solusi Lintas	47.24%	Insurer
	PT. Sun Life Financial Indonesia	95.87%	Insurer
	PT. Sun Life Indonesia Services	100%	Non-Insurer
	PT. Cakrawala Solusi Lintas	52.76%	Insurer
	PT. Sun Life Financial Indonesia	4.13%	Insurer
	Rise People Inc.	28.016%	Non-Insurer
	SECLON Inc.	30%	Non-Insurer
	seclonLogic Inc.	30%	Non-Insurer
	SLF of Canada UK Limited	100%	Non-Insurer
	Sun Life Assurance Company of Canada (U.K.) Limited	100%	Insurer
	Barnwood Properties Limited	100%	Non-Insurer
	Sun Life of Canada UK Holdings Limited	100%	Non-Insurer
	Laurtrust Limited	100%	Non-Insurer
	SLFC Services Company (UK) Limited	100%	Non-Insurer

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

Federal ID#	Name of Subsidiary Company of Sun Life Financial Inc.	% of Voting Shares	Insurer / Non-Insurer
	Southpointe Common Corp.	33.33%	Non-Insurer
	Southpointe Plaza Inc.	33.33%	Non-Insurer
	Sun Life (India) AMC Investments Inc.	100%	Non-Insurer
	Aditya Birla Sun Life AMC Limited	49%	Non-Insurer
	Aditya Birla Sun Life AMC (Mauritius) Limited	100%	Non-Insurer
	Aditya Birla Sun Life Asset Management Company Ltd.	100%	Non-Insurer
	Aditya Birla Sun Life Asset Management Company Pte. Ltd.	100%	Non-Insurer
	India Advantage Fund Limited	100%	Non-Insurer
	Aditya Birla Sun Life Trustee Private Limited	49%	Non-Insurer
	Sun Life (Luxembourg) Finance No. 2 SARL	100%	Non-Insurer
	Sun Life Canadian Commercial Mortgage Fund	60.98%	Non-Insurer
	Sun Life Canadian RE GP Inc.	100%	Non-Insurer
	Sun Life Canadian Real Estate Fund	0.01%	Non-Insurer
	Sun Life Canadian Real Estate Fund	99.99%	Non-Insurer
	8750840 Canada Inc.	100%	Non-Insurer
	Sun Life Capital Trust	100%	Non-Insurer
	Sun Life Capital Trust II	100%	Non-Insurer
	Sun Life Core Fixed Income Fund	99.99%	Non-Insurer
	Sun Life Everbright Life Insurance Company Limited	24.99%	Insurer
	Sun Life Everbright Asset Management Co., Ltd.	99%	Non-Insurer
	Sun Life Financial (India) Insurance Investments Inc.	100%	Non-Insurer
	Aditya Birla Sun Life Insurance Company Limited	49%	Insurer
	Aditya Birla Sun Life Pension Management Limited	100%	Non-Insurer
	Sun Life Financial Advisory Inc.	100%	Non-Insurer
	Sun Life Financial Asia Services Limited	100%	Non-Insurer
	Sun Life Financial Distributors (Bermuda) Ltd.	100%	Non-Insurer
	Sun Life Financial Distributors (Canada) Inc.	100%	Non-Insurer
	Sun Life Financial Investment Services (Canada) Inc.	100%	Non-Insurer
	Sun Life Financial Investments (Bermuda) Ltd.	100%	Non-Insurer



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

Federal ID#	Name of Subsidiary Company of Sun Life Financial Inc.	% of Voting Shares	Insurer / Non-Insurer
	Sun Life Financial of Canada (U.K.) Overseas Investments Limited	100%	Non-Insurer
	Sun Life of Canada (Netherlands) B.V.	50%	Non-Insurer
	Sun Life Financial Philippine Holding Company, Inc.	100%	Non-Insurer
	Sun Life Grepa Financial, Inc.	49%	Insurer
	Grepa Realty Holdings Corporation	51%	Non-Insurer
	Grepalife Asset Management Corporation	100%	Non-Insurer
	Sun Life of Canada (Philippines), Inc.	100%	Insurer
	Sun Life Asset Management Company, Inc.	100%	Non-Insurer
	Sun Life Prosperity Achiever Fund 2028, Inc.	84.48%	Non-Insurer
	Sun Life Prosperity Achiever Fund 2038, Inc.	97.05%	Non-Insurer
	Sun Life Prosperity Achiever Fund 2048, Inc.	98.16%	Non-Insurer
	Sun Life Prosperity Dollar Wellspring Fund, Inc.	12.59%	Non-Insurer
	Sun Life Prosperity Philippine Stock Index Fund, Inc.	13.7%	Non-Insurer
	Sun Life Prosperity World Equity Index Feeder Fund, Inc.	99.99%	Non-Insurer
	Sun Life Financial Plans, Inc.	100%	Non-Insurer
	Sun Life Prosperity Dynamic Fund, Inc.	29.39%	Non-Insurer
	Sun Life Financial Trust Inc.	100%	Non-Insurer
	Sun Life Hong Kong Limited	100%	Insurer
	Bowtie Life Insurance Company Limited	42.59%	Insurer
	Sun Life Asset Management (HK) Limited	100%	Non-Insurer
	Sun Life Financial Holdings (HK) Limited	100%	Non-Insurer
	Sun Life Hong Kong Services Limited	100%	Non-Insurer
	Sun Life Investment Holdings (HK) Limited	100%	Non-Insurer
	Sun Life Management Holdings (HK) Limited	100%	Non-Insurer
	Sun Life Pension Trust Limited	100%	Non-Insurer
	Sun Life Trustee Company Limited	100%	Non-Insurer
	Sun Life India Service Centre Private Limited	100%	Non-Insurer
	Sun Life Information Services Canada, Inc.	100%	Non-Insurer
	Sun Life Information Services Ireland Limited	100%	Non-Insurer

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

Federal ID#	Name of Subsidiary Company of Sun Life Financial Inc.	% of Voting Shares	Insurer / Non-Insurer
	Sun Life Insurance (Canada) Limited	100%	Insurer
	SLI General Partner Limited	100%	Non-Insurer
	SLI Investments LP	0.1%	Non-Insurer
	SLI Investments LP	99.9%	Non-Insurer
	6425411 Canada Inc.	100%	Non-Insurer
	Sun Life Investments LLC	100%	Non-Insurer
	Sun Life Long Term Core Fixed Income Fund	99.99%	Non-Insurer
	Sun Life Malaysia Assurance Berhad	49%	Insurer
	Sun Life Malaysia Takaful Berhad	49%	Insurer
	Sun Life of Canada (Netherlands) B.V.	50%	Non-Insurer
	Sun Life Private Fixed Income Plus Fund	11.848%	Non-Insurer
	Sun Life Timber GP Inc.	100%	Non-Insurer
	Sun Life Timber Limited Partnership	0.01%	Non-Insurer
	Sun Life Timber LP Inc.	100%	Non-Insurer
	Sun Life Timber Limited Partnership	99.99%	Non-Insurer
	Sun Life Vietnam Insurance Company Limited	100%	Insurer

# ALPHABETICAL INDEX

---

## ANNUAL STATEMENT BLANK

Analysis of Operations by Lines of Business	7
Assets	2
Cash Flow	6
Exhibit 1 – Enrollment By Product Type for Health Business Only	17
Exhibit 2 – Accident and Health Premiums Due and Unpaid	18
Exhibit 3 – Health Care Receivables	19
Exhibit 3A – Analysis of Health Care Receivables Collected and Accrued	20
Exhibit 4 – Claims Unpaid and Incentive Pool, Withhold and Bonus	21
Exhibit 5 – Amounts Due From Parent, Subsidiaries and Affiliates	22
Exhibit 6 – Amounts Due To Parent, Subsidiaries and Affiliates	23
Exhibit 7 – Part 1 – Summary of Transactions With Providers	24
Exhibit 7 – Part 2 – Summary of Transactions With Intermediaries	24
Exhibit 8 – Furniture, Equipment and Supplies Owned	25
Exhibit of Capital Gains (Losses)	15
Exhibit of Net Investment Income	15
Exhibit of Nonadmitted Assets	16
Exhibit of Premiums, Enrollment and Utilization (State Page)	30
Five-Year Historical Data	29
General Interrogatories	27
Jurat Page	1
Liabilities, Capital and Surplus	3
Notes To Financial Statements	26
Overflow Page For Write-Ins	44
Schedule A – Part 1	E01
Schedule A – Part 2	E02
Schedule A – Part 3	E03
Schedule A – Verification Between Years	SI02
Schedule B – Part 1	E04
Schedule B – Part 2	E05
Schedule B – Part 3	E06
Schedule B – Verification Between Years	SI02
Schedule BA – Part 1	E07
Schedule BA – Part 2	E08
Schedule BA – Part 3	E09
Schedule BA – Verification Between Years	SI03
Schedule D – Part 1	E10
Schedule D – Part 1A – Section 1	SI05
Schedule D – Part 1A – Section 2	SI08
Schedule D – Part 2 – Section 1	E11
Schedule D – Part 2 – Section 2	E12

# ALPHABETICAL INDEX

---

## ANNUAL STATEMENT BLANK (Continued)

Schedule D – Part 3	E13
Schedule D – Part 4	E14
Schedule D – Part 5	E15
Schedule D – Part 6 – Section 1	E16
Schedule D – Part 6 – Section 2	E16
Schedule D – Summary By Country	SI04
Schedule D – Verification Between Years	SI03
Schedule DA – Part 1	E17
Schedule DA – Verification Between Years	SI10
Schedule DB – Part A – Section 1	E18
Schedule DB – Part A – Section 2	E19
Schedule DB – Part A – Verification Between Years	SI11
Schedule DB – Part B – Section 1	E20
Schedule DB – Part B – Section 2	E21
Schedule DB – Part B – Verification Between Years	SI11
Schedule DB – Part C – Section 1	SI12
Schedule DB – Part C – Section 2	SI13
Schedule DB – Part D – Section 1	E22
Schedule DB – Part D – Section 2	E23
Schedule DB – Part E	E24
Schedule DB – Verification	SI14
Schedule DL – Part 1	E25
Schedule DL – Part 2	E26
Schedule E – Part 1 – Cash	E27
Schedule E – Part 2 – Cash Equivalents	E28
Schedule E – Part 2 - Verification Between Years	SI15
Schedule E – Part 3 – Special Deposits	E29
Schedule S – Part 1 – Section 2	31
Schedule S – Part 2	32
Schedule S – Part 3 – Section 2	33
Schedule S – Part 4	34
Schedule S – Part 5	35
Schedule S – Part 6	36
Schedule S – Part 7	37
Schedule T – Part 2 – Interstate Compact	39
Schedule T – Premiums and Other Considerations	38
Schedule Y – Part 1 - Information Concerning Activities of Insurer Members of a Holding Company Group	40
Schedule Y– Part 1A – Detail of Insurance Holding Company System	41
Schedule Y – Part 2 – Summary of Insurer’s Transactions With Any Affiliates	42
Statement of Revenue and Expenses	4
Summary Investment Schedule	SI01

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK (Continued)

Supplemental Exhibits and Schedules Interrogatories	43
Underwriting and Investment Exhibit – Part 1	8
Underwriting and Investment Exhibit – Part 2	9
Underwriting and Investment Exhibit – Part 2A	10
Underwriting and Investment Exhibit – Part 2B	11
Underwriting and Investment Exhibit – Part 2C	12
Underwriting and Investment Exhibit – Part 2D	13
Underwriting and Investment Exhibit – Part 3	14

