



ANNUAL STATEMENT

For the Year Ended December 31, 2019

of the Condition and Affairs of the

First Catholic Slovak Ladies Association Of The U.S.A.

NAIC Group Code..... 0
(Current Period) (Prior Period)

NAIC Company Code..... 56332

Employer's ID Number..... 34-0220540

Organized under the Laws of OH

State of Domicile or Port of Entry OH

Country of Domicile US

Licensed as Business Type:

Fraternal Benefit Society

Incorporated/Organized..... October 20, 1899

Commenced Business..... January 1, 1892

Statutory Home Office

24950 Chagrin Boulevard .. Beachwood .. OH .. US .. 44122-5634
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office

24950 Chagrin Boulevard .. Beachwood .. OH .. US .. 44122-5634
(Street and Number) (City or Town, State, Country and Zip Code)

800-464-4642
(Area Code) (Telephone Number)

Mail Address

24950 Chagrin Boulevard .. Beachwood .. OH .. US .. 44122-5634
(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records

24950 Chagrin Boulevard .. Beachwood .. OH .. US .. 44122-5634
(Street and Number) (City or Town, State, Country and Zip Code)

800-464-4642
(Area Code) (Telephone Number)

Internet Web Site Address

WWW.FCSLA.ORG

Statutory Statement Contact

Frank Rando

216-468-1017

(Name)
frando@fcsla.org
(E-Mail Address)

(Area Code) (Telephone Number) (Extension)
216-468-8003
(Fax Number)

OFFICERS

| Name | Title |
|--------------------------|--------------------|
| 1. Cynthia Maria Maleski | National President |
| 3. Stephen C Hudak | National Treasurer |

| Name | Title |
|-----------------------|--------------------|
| Cynthia Maria Maleski | National President |
| Joann Skvarek Banvich | National Treasurer |

| Name | Title |
|----------------------|--------------------|
| 2. Kimberly A Graham | National Secretary |
| 4. | |

OTHER

DIRECTORS OR TRUSTEES

Msgr. Peter M Polando
Lawrence M Golofski
Barbara A Sekerak

Cynthia Maria Maleski
Joann Skvarek Banvich
Dennis L Povondra

Jeanette E Palanca
Virginia A Holmes
Dorothy L Urbanowicz

Sue Ann M Seich
Barbara Novotny Waller

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

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

| | | |
|---|---|---|
| (Signature) Cynthia Maria Maleski | (Signature) Kimberly A Graham | (Signature) Stephen C Hudak |
| 1. (Printed Name) National President | 2. (Printed Name) National Secretary | 3. (Printed Name) National Treasurer |
| (Title) | (Title) | (Title) |
| Subscribed and sworn to before me This _____ day of _____ 2020 | | a. Is this an original filing? b. If no 1. State the amendment number 2. Date filed 3. Number of pages attached |
| | | Yes [X] No [] |

ASSETS

| | Current Year | | | Prior Year |
|--|---------------|----------------------------|--|-----------------------------|
| | 1 Assets | 2 Nonadmitted Assets | 3 Net Admitted Assets (Cols. 1 - 2) | 4 Net Admitted Assets |
| 1. Bonds (Schedule D)..... | 957,087,304 | | 957,087,304 | 930,029,467 |
| 2. Stocks (Schedule D): | | | | |
| 2.1 Preferred stocks..... | 1,883,203 | | 1,883,203 | 2,201,328 |
| 2.2 Common stocks..... | 7,708,775 | | 7,708,775 | 5,968,624 |
| 3. Mortgage loans on real estate (Schedule B): | | | | |
| 3.1 First liens..... | .579,737 | | .579,737 | 690,151 |
| 3.2 Other than first liens..... | | | 0 | |
| 4. Real estate (Schedule A): | | | | |
| 4.1 Properties occupied by the company (less \$.....0 encumbrances)..... | 4,853,532 | | 4,853,532 | 5,020,345 |
| 4.2 Properties held for the production of income (less \$.....0 encumbrances)..... | | | 0 | |
| 4.3 Properties held for sale (less \$.....0 encumbrances)..... | | | 0 | |
| 5. Cash (\$....10,512,603, Schedule E-Part 1), cash equivalents (\$....16,405,515, Schedule E-Part 2) and short-term investments (\$.....0, Schedule DA)..... | 26,918,118 | | 26,918,118 | 16,017,128 |
| 6. Contract loans (including \$.....0 premium notes)..... | 2,392,099 | | 2,392,099 | 2,671,332 |
| 7. Derivatives (Schedule DB)..... | | | 0 | |
| 8. Other invested assets (Schedule BA)..... | 13,929,225 | | 13,929,225 | 14,063,849 |
| 9. Receivables for securities..... | | | 0 | |
| 10. Securities lending reinvested collateral assets (Schedule DL)..... | | | 0 | |
| 11. Aggregate write-ins for invested assets..... | 0 | 0 | 0 | 0 |
| 12. Subtotals, cash and invested assets (Lines 1 to 11)..... | 1,015,351,992 | 0 | 1,015,351,992 | 976,662,225 |
| 13. Title plants less \$.....0 charged off (for Title insurers only)..... | | | 0 | |
| 14. Investment income due and accrued..... | 14,059,838 | | 14,059,838 | 13,778,071 |
| 15. Premiums and considerations: | | | | |
| 15.1 Uncollected premiums and agents' balances in the course of collection..... | 11,694 | | 11,694 | 9,663 |
| 15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums)..... | | | 0 | |
| 15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0)..... | | | 0 | |
| 16. Reinsurance: | | | | |
| 16.1 Amounts recoverable from reinsurers..... | | | 0 | |
| 16.2 Funds held by or deposited with reinsured companies..... | | | 0 | |
| 16.3 Other amounts receivable under reinsurance contracts..... | 42,923 | | 42,923 | |
| 17. Amounts receivable relating to uninsured plans..... | | | 0 | |
| 18.1 Current federal and foreign income tax recoverable and interest thereon..... | | | 0 | |
| 18.2 Net deferred tax asset..... | | | 0 | |
| 19. Guaranty funds receivable or on deposit..... | | | 0 | |
| 20. Electronic data processing equipment and software..... | 130,353 | | 130,353 | 93,987 |
| 21. Furniture and equipment, including health care delivery assets (\$.....0)..... | 4,575 | 4,575 | 0 | |
| 22. Net adjustment in assets and liabilities due to foreign exchange rates..... | | | 0 | |
| 23. Receivables from parent, subsidiaries and affiliates..... | | | 0 | |
| 24. Health care (\$.....0) and other amounts receivable..... | | | 0 | |
| 25. Aggregate write-ins for other-than-invested assets..... | 374,138 | 374,138 | 0 | 0 |
| 26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)..... | 1,029,975,513 | 378,713 | 1,029,596,800 | 990,543,946 |
| 27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts..... | | | 0 | |
| 28. TOTAL (Lines 26 and 27)..... | 1,029,975,513 | 378,713 | 1,029,596,800 | 990,543,946 |

DETAILS OF WRITE-INS

| | | | | |
|--|---------|---------|---|---|
| 1101..... | | | 0 | |
| 1102..... | | | 0 | |
| 1103..... | | | 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. Prepaid Pension..... | 87,353 | 87,353 | 0 | |
| 2502. Prepaid expenses..... | 286,785 | 286,785 | 0 | |
| 2503..... | | | 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)..... | 374,138 | 374,138 | 0 | 0 |

First Catholic Slovak Ladies Association Of The U.S.A.

LIABILITIES, SURPLUS AND OTHER FUNDS

| | 1 Current Year | 2 Prior Year |
|---|-------------------|-----------------|
| 1. Aggregate reserve for life contracts \$....876,086,000 (Exhibit 5, Line 9999999) less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve)..... | 876,086,000 | 840,190,000 |
| 2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve)..... | ..... | ..... |
| 3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve)..... | 29,416,255 | 28,041,807 |
| 4. Contract claims: | | |
| 4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)..... | 2,771,020 | 3,519,428 |
| 4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)..... | ..... | ..... |
| 5. Policyholders' dividends/refunds to members \$.....0 and coupons \$.....0 due and unpaid (Exhibit 4, Line 10)..... | ..... | ..... |
| 6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts: | | |
| 6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$.....0 Modco)..... | ..... | ..... |
| 6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$.....0 Modco)..... | 1,400,000 | 1,400,000 |
| 6.3 Coupons and similar benefits (including \$.....0 Modco)..... | ..... | ..... |
| 7. Amount provisionally held for deferred dividend policies not included in Line 6)..... | ..... | ..... |
| 8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14)..... | 421,630 | 438,303 |
| 9. Contract liabilities not included elsewhere: | | |
| 9.1 Surrender values on canceled contracts..... | ..... | ..... |
| 9.2 Provision for experience rating refunds, including the liability of \$.....0 accident and health experience rating refunds of which \$.....0 is for medical loss ratio rebate per the Public Health Service Act..... | ..... | ..... |
| 9.3 Other amounts payable on reinsurance, including \$.....0 assumed and \$.....0 ceded..... | ..... | 1,138,053 |
| 9.4 Interest Maintenance Reserve (IMR, Line 6)..... | 425,259 | 1,138,053 |
| 10. Commissions to agents due or accrued - life and annuity contracts \$....104,041, accident and health \$.....0 and deposit-type contract funds \$.....0..... | 104,041 | 53,599 |
| 11. Commissions and expense allowances payable on reinsurance assumed..... | ..... | ..... |
| 12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)..... | 1,347,953 | 2,430,165 |
| 13. Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves, net of reinsured allowances)..... | ..... | ..... |
| 14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)..... | 20,629 | 30,000 |
| 15.1 Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses)..... | ..... | ..... |
| 15.2 Net deferred tax liability..... | ..... | ..... |
| 16. Unearned investment income..... | ..... | ..... |
| 17. Amounts withheld or retained by reporting entity as agent or trustee..... | ..... | ..... |
| 18. Amounts held for agents' account, including \$.....0 agents' credit balances..... | ..... | ..... |
| 19. Remittances and items not allocated..... | ..... | ..... |
| 20. Net adjustment in assets and liabilities due to foreign exchange rates..... | ..... | ..... |
| 21. Liability for benefits for employees and agents if not included above..... | 511,130 | 695,344 |
| 22. Borrowed money \$.....0 and interest thereon \$.....0..... | ..... | ..... |
| 23. Dividends to stockholders declared and unpaid..... | ..... | ..... |
| 24. Miscellaneous liabilities: | | |
| 24.01 Asset valuation reserve (AVR Line 16, Col. 7)..... | 9,874,354 | 7,874,230 |
| 24.02 Reinsurance in unauthorized and certified (\$.....0) companies..... | ..... | ..... |
| 24.03 Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers..... | ..... | ..... |
| 24.04 Payable to parent, subsidiaries and affiliates..... | ..... | ..... |
| 24.05 Drafts outstanding..... | ..... | ..... |
| 24.06 Liability for amounts held under uninsured plans..... | ..... | ..... |
| 24.07 Funds held under coinsurance..... | ..... | ..... |
| 24.08 Derivatives..... | ..... | ..... |
| 24.09 Payable for securities..... | ..... | ..... |
| 24.10 Payable for securities lending..... | ..... | ..... |
| 24.11 Capital notes \$.....0 and interest thereon \$.....0..... | ..... | ..... |
| 25. Aggregate write-ins for liabilities..... | 443,761 | 350,316 |
| 26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)..... | 922,822,032 | 886,161,245 |
| 27. From Separate Accounts Statement..... | ..... | ..... |
| 28. Total liabilities (Line 26 and 27)..... | 922,822,032 | 886,161,245 |
| 29. Common capital stock..... | ..... | ..... |
| 30. Preferred capital stock..... | ..... | ..... |
| 31. Aggregate write-ins for other-than-special surplus funds..... | 0 | 0 |
| 32. Surplus notes..... | ..... | ..... |
| 33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)..... | ..... | ..... |
| 34. Aggregate write-ins for special surplus funds..... | 0 | 0 |
| 35. Unassigned funds (surplus)..... | 106,774,768 | 104,382,697 |
| 36. Less treasury stock, at cost: | | |
| 36.1 .....0.000 shares common (value included in Line 29 \$.....0)..... | ..... | ..... |
| 36.2 .....0.000 shares preferred (value included in Line 30 \$.....0)..... | ..... | ..... |
| 37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement)..... | 106,774,768 | 104,382,697 |
| 38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)..... | 106,774,768 | 104,382,697 |
| 39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)..... | 1,029,596,800 | 990,543,943 |

DETAILS OF WRITE-INS

| | | |
|--|---------|---------|
| 2501. ANNA HURBAN & OTHER SCHOLARSHIP FUNDS..... | 229,396 | 200,112 |
| 2502. DEVELOPMENT FUND..... | 175,657 | 104,075 |
| 2503. OTHER..... | 34,257 | 41,678 |
| 2598. Summary of remaining write-ins for Line 25 from overflow page..... | 4,451 | 4,451 |
| 2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)..... | 443,761 | 350,316 |
| 3101. ..... | ..... | ..... |
| 3102. ..... | ..... | ..... |
| 3103. ..... | ..... | ..... |
| 3198. Summary of remaining write-ins for Line 31 from overflow page..... | 0 | 0 |
| 3199. Totals (Lines 3101 through 3103 plus 3198) (Line 31 above)..... | 0 | 0 |
| 3401. ..... | ..... | ..... |
| 3402. ..... | ..... | ..... |
| 3403. ..... | ..... | ..... |
| 3498. Summary of remaining write-ins for Line 34 from overflow page..... | 0 | 0 |
| 3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)..... | 0 | 0 |

First Catholic Slovak Ladies Association Of The U.S.A.

SUMMARY OF OPERATIONS

| | 1 Current Year | 2 Prior Year |
|--|-------------------|-----------------|
| 1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11) | 51,789,288 | 37,981,276 |
| 2. Considerations for supplementary contracts with life contingencies..... | 712,958 | ..... |
| 3. Net investment income (Exhibit of Net Investment Income, Line 17)..... | 49,044,053 | 46,767,303 |
| 4. Amortization of Interest Maintenance Reserve (IMR) (Line 5)..... | 114,034 | 224,285 |
| 5. Separate Accounts net gain from operations excluding unrealized gains or losses..... | ..... | ..... |
| 6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)..... | ..... | ..... |
| 7. Reserve adjustments on reinsurance ceded..... | ..... | ..... |
| 8. Miscellaneous Income: | | |
| 8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts..... | ..... | ..... |
| 8.2 Charges and fees for deposit-type contracts..... | ..... | ..... |
| 8.3 Aggregate write-ins for miscellaneous income..... | 142,603 | 139,442 |
| 9. Totals (Lines 1 to 8.3)..... | 101,802,936 | 85,112,306 |
| 10. Death benefits..... | 8,474,017 | 7,880,741 |
| 11. Matured endowments (excluding guaranteed annual pure endowments)..... | 123,774 | 25,456 |
| 12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)..... | 29,670,069 | 25,094,403 |
| 13. Disability benefits and benefits under accident and health contracts..... | ..... | ..... |
| 14. Coupons, guaranteed annual pure endowments and similar benefits..... | ..... | ..... |
| 15. Surrender benefits and withdrawals for life contracts..... | 9,418,671 | 10,573,965 |
| 16. Group conversions..... | ..... | ..... |
| 17. Interest and adjustments on contract or deposit-type contract funds..... | 1,556,249 | 3,991,393 |
| 18. Payments on supplementary contracts with life contingencies..... | 608,784 | ..... |
| 19. Increase in aggregate reserves for life and accident and health contracts..... | 35,895,999 | 22,166,002 |
| 20. Totals (Lines 10 to 19)..... | 85,747,563 | 69,731,960 |
| 21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)..... | 1,481,765 | 1,079,872 |
| 22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)..... | ..... | ..... |
| 23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6)..... | 10,108,376 | 9,954,749 |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)..... | 287,574 | 345,496 |
| 25. Increase in loading on deferred and uncollected premiums..... | ..... | ..... |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance..... | ..... | ..... |
| 27. Aggregate write-ins for deductions..... | 0 | 0 |
| 28. Totals (Lines 20 to 27)..... | 97,625,278 | 81,112,077 |
| 29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)..... | 4,177,658 | 4,000,229 |
| 30. Dividends to policyholders and refunds to members..... | 1,371,882 | 1,357,634 |
| 31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)..... | 2,805,776 | 2,642,595 |
| 32. Federal and foreign income taxes incurred (excluding tax on capital gains)..... | ..... | ..... |
| 33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)..... | 2,805,776 | 2,642,595 |
| 34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....0 (excluding taxes of \$.....0 transferred to the IMR)..... | (181,300) | (526,834) |
| 35. Net income (Line 33 plus Line 34)..... | 2,624,476 | 2,115,761 |
| CAPITAL AND SURPLUS ACCOUNT | | |
| 36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)..... | 104,382,697 | 103,628,715 |
| 37. Net income (Line 35)..... | 2,624,476 | 2,115,761 |
| 38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....0..... | 1,827,023 | (2,104,209) |
| 39. Change in net unrealized foreign exchange capital gain (loss) ..... | ..... | ..... |
| 40. Change in net deferred income tax..... | ..... | ..... |
| 41. Change in nonadmitted assets..... | (59,305) | (144,095) |
| 42. Change in liability for reinsurance in unauthorized and certified companies..... | ..... | ..... |
| 43. Change in reserve on account of change in valuation basis (increase) or decrease..... | ..... | ..... |
| 44. Change in asset valuation reserve | (2,000,124) | 1,111,526 |
| 45. Change in treasury stock, (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1)..... | ..... | ..... |
| 46. Surplus (contributed to) withdrawn from Separate Accounts during period..... | ..... | ..... |
| 47. Other changes in surplus in Separate Accounts Statement..... | ..... | ..... |
| 48. Change in surplus notes..... | ..... | ..... |
| 49. Cumulative effect of changes in accounting principles..... | ..... | ..... |
| 50. Capital changes: | | |
| 50.1 Paid in..... | ..... | ..... |
| 50.2 Transferred from surplus (Stock Dividend)..... | ..... | ..... |
| 50.3 Transferred to surplus..... | ..... | ..... |
| 51. Surplus adjustment: | | |
| 51.1 Paid in..... | ..... | ..... |
| 51.2 Transferred to capital (Stock Dividend)..... | ..... | ..... |
| 51.3 Transferred from capital..... | ..... | ..... |
| 51.4 Change in surplus as a result of reinsurance..... | ..... | ..... |
| 52. Dividends to stockholders..... | ..... | ..... |
| 53. Aggregate write-ins for gains and losses in surplus..... | 0 | (225,000) |
| 54. Net change in capital and surplus for the year (Lines 37 through 53)..... | 2,392,070 | 753,983 |
| 55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)..... | 106,774,768 | 104,382,697 |

DETAILS OF WRITE-INS

| | | |
|--|---------|-----------|
| 08.301. Cookbook income..... | 8,757 | 7,906 |
| 08.302. Miscellaneous..... | 133,846 | 131,536 |
| 08.303. ..... | ..... | ..... |
| 08.398. Summary of remaining write-ins for Line 8.3 from overflow page..... | 0 | 0 |
| 08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)..... | 142,603 | 139,442 |
| 2701. ..... | ..... | ..... |
| 2702. ..... | ..... | ..... |
| 2703. ..... | ..... | ..... |
| 2798. Summary of remaining write-ins for Line 27 from overflow page..... | 0 | 0 |
| 2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)..... | 0 | 0 |
| 5301. Prior period 401K adjustment..... | ..... | (225,000) |
| 5302. ..... | ..... | ..... |
| 5303. ..... | ..... | ..... |
| 5398. Summary of remaining write-ins for Line 53 from overflow page..... | 0 | 0 |
| 5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)..... | 0 | (225,000) |

CASH FLOW

| | 1 Current Year | 2 Prior Year |
|--|-------------------|-----------------|
| CASH FROM OPERATIONS | | |
| 1. Premiums collected net of reinsurance..... | 52,483,542 | 37,923,807 |
| 2. Net investment income..... | 54,822,089 | 52,412,557 |
| 3. Miscellaneous income..... | 142,603 | 139,442 |
| 4. Total (Lines 1 through 3)..... | 107,448,234 | 90,475,806 |
| 5. Benefit and loss related payments..... | 50,642,895 | 46,625,588 |
| 6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts..... | 12,825,411 | 11,181,651 |
| 7. Commissions, expenses paid and aggregate write-ins for deductions..... | 1,371,882 | 1,357,634 |
| 8. Dividends paid to policyholders..... | 0 | 0 |
| 9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses)..... | 0 | 0 |
| 10. Total (Lines 5 through 9)..... | 64,840,188 | 59,164,873 |
| 11. Net cash from operations (Line 4 minus Line 10)..... | 42,608,046 | 31,310,933 |
| CASH FROM INVESTMENTS | | |
| 12. Proceeds from investments sold, matured or repaid: | | |
| 12.1 Bonds..... | 64,674,683 | 55,167,135 |
| 12.2 Stocks..... | 414,434 | 124,506 |
| 12.3 Mortgage loans..... | 110,111 | 923,577 |
| 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)..... | 65,199,227 | 56,215,218 |
| 13. Cost of investments acquired (long-term only): | | |
| 13.1 Bonds..... | 98,246,689 | 116,016,018 |
| 13.2 Stocks..... | 21,261 | 54 |
| 13.3 Mortgage loans..... | 0 | 0 |
| 13.4 Real estate..... | 12,129 | 6,300 |
| 13.5 Other invested assets..... | 0 | 0 |
| 13.6 Miscellaneous applications..... | 0 | 0 |
| 13.7 Total investments acquired (Lines 13.1 to 13.6)..... | 98,280,079 | 116,022,372 |
| 14. Net increase (decrease) in contract loans and premium notes..... | (279,233) | (49,467) |
| 15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14)..... | (32,801,619) | (59,757,687) |
| 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..... | 1,374,448 | 3,664,488 |
| 16.5 Dividends to stockholders..... | 0 | 0 |
| 16.6 Other cash provided (applied)..... | (279,885) | (145,244) |
| 17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)..... | 1,094,563 | 3,519,244 |
| 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)..... | 10,900,991 | (24,927,510) |
| 19. Cash, cash equivalents and short-term investments: | | |
| 19.1 Beginning of year..... | 16,017,128 | 40,944,638 |
| 19.2 End of year (Line 18 plus Line 19.1)..... | 26,918,119 | 16,017,128 |

Note: Supplemental disclosures of cash flow information for non-cash transactions:

| | | |
|---------------|-------|-------|
| 20.0001 | | |
|---------------|-------|-------|

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

| | 1 Total | 2 Individual Life | 3 Group Life | 4 Individual Annuities | 5 Group Annuities | 6 Accident and Health | 7 Fraternal | 8 Other Lines of Business | 9 YRT Mortality Risk Only |
|---|-------------|----------------------|-----------------|---------------------------|----------------------|--------------------------|----------------|------------------------------|------------------------------|
| 1. Premiums and annuity considerations for life and accident and health contracts..... | 51,789,288 | 5,155,788 | | 46,633,500 | | | | | |
| 2. Considerations for supplementary contracts with life contingencies..... | 712,958 | XXX. | XXX | 712,958 | | XXX. | XXX. | | XXX..... |
| 3. Net investment income..... | 49,044,053 | 16,674,978 | | 32,369,075 | | | | | |
| 4. Amortization of Interest Maintenance Reserve (IMR)..... | 114,034 | 114,034 | | | | | | | |
| 5. Separate Accounts net gain from operations excluding unrealized gains or losses..... | 0 | | | | | | | | |
| 6. Commissions and expense allowances on reinsurance ceded..... | 0 | | | | | | | | |
| 7. Reserve adjustments on reinsurance ceded..... | 0 | | | | | | | | |
| 8. Miscellaneous Income: | | | | | | | | | |
| 8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts..... | 0 | | | | | | | | |
| 8.2 Charges and fees for deposit-type contracts..... | 0 | | | | | | | | |
| 8.3 Aggregate write-ins for miscellaneous income..... | 142,603 | 142,603 | 0 | 0 | 0 | XXX. | XXX. | 0 | 0 |
| 9. Totals (Lines 1 to 8.3)..... | 101,802,936 | 22,087,403 | 0 | 79,715,533 | 0 | 0 | 0 | 0 | 0 |
| 10. Death benefits..... | 8,474,017 | 8,474,017 | | | | XXX. | XXX. | | |
| 11. Matured endowments (excluding guaranteed annual pure endowments)..... | 123,774 | 123,774 | | | | XXX. | XXX. | | |
| 12. Annuity benefits..... | 29,670,069 | XXX. | XXX | 29,670,069 | | XXX. | XXX. | | XXX..... |
| 13. Disability benefits and benefits under accident and health contracts..... | 0 | | | | | | | | |
| 14. Coupons, guaranteed annual pure endowments and similar benefits..... | 0 | | | | | | | | |
| 15. Surrender benefits and withdrawals for life contracts..... | 9,418,671 | 3,509,165 | | 5,909,506 | | XXX. | XXX. | | |
| 16. Group conversions..... | 0 | | | | | | | | |
| 17. Interest and adjustments on contract or deposit-type contract funds..... | 1,556,249 | 357,227 | | 1,183,618 | | | | | |
| 18. Payments on supplementary contracts with life contingencies..... | 608,784 | | | 608,784 | | XXX. | XXX. | | |
| 19. Increase in aggregate reserves for life and accident and health contracts..... | 35,895,999 | 2,422,999 | | 33,473,000 | | | | | |
| 20. Totals (Lines 10 to 19)..... | 85,747,563 | 14,887,182 | 0 | 70,844,977 | 0 | 0 | XXX. | 15,404 | 0 |
| 21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)..... | 1,481,765 | 229,378 | | 1,252,387 | | | | | XXX..... |
| 22. Commissions and expense allowances on reinsurance assumed..... | 0 | | | | | | | | |
| 23. General insurance expenses and fraternal expenses..... | 10,108,376 | 3,549,485 | | 2,366,323 | | | | | |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes..... | 287,574 | 143,787 | | 143,787 | | | | | |
| 25. Increase in loading on deferred and uncollected premiums..... | 0 | | | | | | | | |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance..... | 0 | | | | | | | | |
| 27. Aggregate write-ins for deductions..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 28. Totals (Lines 20 to 27)..... | 97,625,278 | 18,809,832 | 0 | 74,607,474 | 0 | 0 | 4,192,568 | 15,404 | 0 |
| 29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)..... | 4,177,658 | 3,277,571 | 0 | 5,108,059 | 0 | 0 | (4,192,568) | (15,404) | 0 |
| 30. Dividends to policyholders and refunds to members..... | 1,371,882 | 1,371,882 | | | | | XXX. | | |
| 31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)..... | 2,805,776 | 1,905,689 | 0 | 5,108,059 | 0 | 0 | (4,192,568) | (15,404) | 0 |
| 32. Federal income taxes incurred (excluding tax on capital gains)..... | 0 | | | | | | | | |
| 33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)..... | 2,805,776 | 1,905,689 | 0 | 5,108,059 | 0 | 0 | (4,192,568) | (15,404) | 0 |
| 34. Policies/certificates in force end of year..... | 140,968 | 126,051 | | 14,917 | | | XXX. | | |

DETAILS OF WRITE-INS

| | | | | | | | | | |
|---|---------|---------|---|--------|---|---|------|---|---|
| 08.301. Cookbook income..... | 8,757 | 8,757 | | | | | | | |
| 08.302. Miscellaneous..... | 133,846 | 133,846 | | | | | | | |
| 08.303. | 0 | | | | | | | | |
| 08.398. Summary of remaining write-ins for Line 8.3 from overflow page..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)..... | 142,603 | 142,603 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2701. | 0 | | | | | | | | |
| 2702. | 0 | | | | | | | | |
| 2703. | 0 | | | | | | | | |
| 2798. Summary of remaining write-ins for Line 27 from overflow page..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above)..... | 140,968 | 126,051 | | 14,917 | | | XXX. | | |

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
|---|------------|-----------------|------------|-----------|--------------|----------------|--|---------------|-------------------------|-----------------|-----------------------|-------------------------|
| | Total | Industrial Life | Whole Life | Term Life | Indexed Life | Universal Life | Universal Life with Secondary Guarantees | Variable Life | Variable Universal Life | Credit Life (c) | Other Individual Life | YRT Mortality Risk Only |
| 1. Premiums for life contracts (a). | 5,155,788 | | 4,711,760 | 444,028 | | | | | | | | |
| 2. Considerations for supplementary contracts with life contingencies. | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 3. Net investment income. | 16,674,978 | | 16,674,978 | | | | | | | | | |
| 4. Amortization of Interest Maintenance Reserve (IMR). | 114,034 | | 114,034 | | | | | | | | | |
| 5. Separate Accounts net gain from operations excluding unrealized gains or losses. | 0 | | | | | | | | | | | |
| 6. Commissions and expense allowances on reinsurance ceded. | 0 | | | | | | | | | | | |
| 7. Reserve adjustments on reinsurance ceded. | 0 | | | | | | | | | | | |
| 8. Miscellaneous Income: | | | | | | | | | | | | |
| 8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts. | 0 | | | | | | | | | | | |
| 8.2 Charges and fees for deposit-type contracts. | 0 | | | | | | | | | | | |
| 8.3 Aggregate write-ins for miscellaneous income. | 142,603 | 0 | 142,603 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9. Totals (Lines 1 to 8.3). | 22,087,403 | 0 | 21,643,375 | 444,028 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10. Death benefits. | 8,474,017 | | 8,266,359 | 207,658 | | | | | | | | |
| 11. Matured endowments (excluding guaranteed annual pure endowments). | 123,774 | | 123,774 | | | | | | | | | |
| 12. Annuity benefits. | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 13. Disability benefits and benefits under accident and health contracts. | 0 | | | | | | | | | | | |
| 14. Coupons, guaranteed annual pure endowments and similar benefits. | 0 | | | | | | | | | | | |
| 15. Surrender benefits and withdrawals for life contracts. | 3,509,165 | | 3,500,598 | 8,567 | | | | | | | | |
| 16. Group conversions. | 0 | | | | | | | | | | | |
| 17. Interest and adjustments on contract or deposit-type contract funds. | 357,227 | | 357,227 | | | | | | | | | |
| 18. Payments on supplementary contracts with life contingencies. | 0 | | | | | | | | | | | |
| 19. Increase in aggregate reserves for life and accident and health contracts. | 2,422,999 | | 2,295,487 | 127,512 | | | | | | | | |
| 20. Totals (Lines 10 to 19). | 14,887,182 | 0 | 14,543,445 | 343,737 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only). | 229,378 | | 215,307 | 14,071 | | | | | | | | XXX |
| 22. Commissions and expense allowances on reinsurance assumed. | 0 | | | | | | | | | | | |
| 23. General insurance expenses. | 3,549,485 | | 3,549,485 | | | | | | | | | |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes. | 143,787 | | 143,787 | | | | | | | | | |
| 25. Increase in loading on deferred and uncollected premiums. | 0 | | | | | | | | | | | |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance. | 0 | | | | | | | | | | | |
| 27. Aggregate write-ins for deductions. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 28. Totals (Lines 20 to 27). | 18,809,832 | 0 | 18,452,024 | 357,808 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28). | 3,277,571 | 0 | 3,191,351 | 86,220 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 30. Dividends to policyholders and refunds to members. | 1,371,882 | | 1,371,882 | | | | | | | | | |
| 31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30). | 1,905,689 | 0 | 1,819,469 | 86,220 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 32. Federal income taxes incurred (excluding tax on capital gains). | 0 | | | | | | | | | | | |
| 33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32). | 1,905,689 | 0 | 1,819,469 | 86,220 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 34. Policies/certificates in force end of year. | 126,051 | | 121,063 | 4,988 | | | | | | | | |

DETAILS OF WRITE-INS

| | | | | | | | | | | | | |
|---|---------|---|---------|-------|---|---|---|---|---|---|---|---|
| 08.301. Cookbook income. | 8,757 | | 8,757 | | | | | | | | | |
| 08.302. Miscellaneous. | 133,846 | | 133,846 | | | | | | | | | |
| 08.303. | 0 | | | | | | | | | | | |
| 08.398. Summary of remaining write-ins for Line 8.3 from overflow page. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above). | 142,603 | 0 | 142,603 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2701. | 0 | | | | | | | | | | | |
| 2702. | 0 | | | | | | | | | | | |
| 2703. | 0 | | | | | | | | | | | |
| 2798. Summary of remaining write-ins for Line 27 from overflow page. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above). | 126,051 | 0 | 121,063 | 4,988 | | | | | | | | |

(a) Include premium amounts for preneed plans included in Line 1.

(b) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(c) Individual and Group Credit Life are combined and included on page. (indicate whether included with Individual or Group).

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP INSURANCE (c)

| | 1 Total | 2 Whole Life | 3 Term Life | 4 Universal Life | 5 Variable Life | 6 Variable Universal Life | 7 Credit Life (d) | 8 Other Group Life (a) | 9 YRT Mortality Risk Only |
|--|------------|-----------------|----------------|---------------------|--------------------|------------------------------|----------------------|---------------------------|------------------------------|
| 1. Premiums for life contracts (b)..... | 0 | | | | | | | | |
| 2. Considerations for supplementary contracts with life contingencies..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |
| 3. Net investment income..... | 0 | | | | | | | | |
| 4. Amortization of Interest Maintenance Reserve (IMR)..... | 0 | | | | | | | | |
| 5. Separate Accounts net gain from operations excluding unrealized gains or losses..... | 0 | | | | | | | | |
| 6. Commissions and expense allowances on reinsurance ceded..... | 0 | | | | | | | | |
| 7. Reserve adjustments on reinsurance ceded..... | 0 | | | | | | | | |
| 8. Miscellaneous Income: | | | | | | | | | |
| 8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts..... | 0 | | | | | | | | |
| 8.2 Charges and fees for deposit-type contracts..... | 0 | | | | | | | | |
| 8.3 Aggregate write-ins for miscellaneous income..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9. Totals (Lines 1 to 8.3)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10. Death benefits..... | 0 | | | | | | | | |
| 11. Matured endowments (excluding guaranteed annual pure endowments)..... | 0 | | | | | | | | |
| 12. Annuity benefits..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |
| 13. Disability benefits and benefits under accident and health contracts..... | 0 | | | | | | | | |
| 14. Coupons, guaranteed annual pure endowments and similar benefits..... | 0 | | | | | | | | |
| 15. Surrender benefits and withdrawals for life contracts..... | 0 | | | | | | | | |
| 16. Group conversions..... | 0 | | | | | | | | |
| 17. Interest and adjustments on contract or deposit-type contract funds..... | 0 | | | | | | | | |
| 18. Payments on supplementary contracts with life contingencies..... | 0 | | | | | | | | |
| 19. Increase in aggregate reserves for life and accident and health contracts..... | 0 | | | | | | | | |
| 20. Totals (Lines 10 to 19)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)..... | 0 | | | | | | | | XXX..... |
| 22. Commissions and expense allowances on reinsurance assumed..... | 0 | | | | | | | | |
| 23. General insurance expenses..... | 0 | | | | | | | | |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes..... | 0 | | | | | | | | |
| 25. Increase in loading on deferred and uncollected premiums..... | 0 | | | | | | | | |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance..... | 0 | | | | | | | | |
| 27. Aggregate write-ins for deductions..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 28. Totals (Lines 20 to 27)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 30. Dividends to policyholders and refunds to members..... | 0 | | | | | | | | |
| 31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 32. Federal income taxes incurred (excluding tax on capital gains)..... | 0 | | | | | | | | |
| 33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 34. Policies/certificates in force end of year..... | 0 | | | | | | | | |

NONE**DETAILS OF WRITE-INS**

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| 08.301. | 0 | | | | | | | | |
| 08.302. | 0 | | | | | | | | |
| 08.303. | 0 | | | | | | | | |
| 08.398. Summary of remaining write-ins for Line 8.3 from overflow page..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2701. | 0 | | | | | | | | |
| 2702. | 0 | | | | | | | | |
| 2703. | 0 | | | | | | | | |
| 2798. Summary of remaining write-ins for Line 27 from overflow page..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

(a) Includes the following amounts for FEGLI/SGLI: Line 1.....0 Line 10.....0 Line 16.....0 Line 23.....0 Line 24.....0.

(b) Include premium amounts for preneed plans included in Line 1.

(c) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(d) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group)

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)

| | 1 Total | 2 Fixed Annuities | 3 Indexed Annuities | Deferred | | 6 Life Contingent Payout (Immediate and Annuitzations) | 7 Other Annuities |
|---|------------|----------------------|------------------------|--|---|---|----------------------|
| | | | | 4 Variable Annuities with Guarantees | 5 Variable Annuities without Guarantees | | |
| 1. Premiums for individual annuity contracts..... | 46,633,500 | 46,303,983 | | | | 329,517 | |
| 2. Considerations for supplementary contracts with life contingencies..... | 712,958 | XXX | XXX | XXX | XXX | 712,958 | XXX |
| 3. Net investment income..... | 32,369,075 | 32,127,263 | | | | 241,812 | |
| 4. Amortization of Interest Maintenance Reserve (IMR)..... | 0 | | | | | | |
| 5. Separate Accounts net gain from operations excluding unrealized gains or losses..... | 0 | | | | | | |
| 6. Commissions and expense allowances on reinsurance ceded..... | 0 | | | | | | |
| 7. Reserve adjustments on reinsurance ceded..... | 0 | | | | | | |
| 8. Miscellaneous Income: | | | | | | | |
| 8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts..... | 0 | | | | | | |
| 8.2 Charges and fees for deposit-type contracts..... | 0 | | | | | | |
| 8.3 Aggregate write-ins for miscellaneous income..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9. Totals (Lines 1 to 8.3)..... | 79,715,533 | 78,431,246 | | 0 | 0 | 1,284,287 | 0 |
| 10. Death benefits..... | 0 | | | | | | |
| 11. Matured endowments (excluding guaranteed annual pure endowments)..... | 0 | | | | | | |
| 12. Annuity benefits..... | 29,670,069 | 29,670,069 | | | | | |
| 13. Disability benefits and benefits under accident and health contracts..... | 0 | - | | | | | |
| 14. Coupons, guaranteed annual pure endowments and similar benefits..... | 0 | | | | | | |
| 15. Surrender benefits and withdrawals for life contracts..... | 5,909,506 | 5,909,506 | | | | | |
| 16. Group conversions..... | 0 | | | | | | |
| 17. Interest and adjustments on contract or deposit-type contract funds..... | 1,183,618 | 1,183,618 | | | | | |
| 18. Payments on supplementary contracts with life contingencies..... | 608,784 | - | | | | 608,784 | |
| 19. Increase in aggregate reserves for life and accident and health contracts..... | 33,473,000 | 32,629,268 | | | | 843,732 | |
| 20. Totals (Lines 10 to 19)..... | 70,844,977 | 69,392,461 | | 0 | 0 | 1,452,516 | 0 |
| 21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)..... | 1,252,387 | 1,252,387 | | | | | |
| 22. Commissions and expense allowances on reinsurance assumed..... | 0 | - | | | | | |
| 23. General insurance expenses..... | 2,366,323 | 2,366,323 | | | | | |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes..... | 143,787 | 143,787 | | | | | |
| 25. Increase in loading on deferred and uncollected premiums..... | 0 | | | | | | |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance..... | 0 | | | | | | |
| 27. Aggregate write-ins for deductions..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 28. Totals (Lines 20 to 27)..... | 74,607,474 | 73,154,958 | | 0 | 0 | 1,452,516 | 0 |
| 29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)..... | 5,108,059 | 5,276,288 | | 0 | 0 | (168,229) | 0 |
| 30. Dividends to policyholders and refunds to members..... | 0 | | | | | | |
| 31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)..... | 5,108,059 | 5,276,288 | | 0 | 0 | (168,229) | 0 |
| 32. Federal income taxes incurred (excluding tax on capital gains)..... | 0 | | | | | | |
| 33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)..... | 5,108,059 | 5,276,288 | | 0 | 0 | (168,229) | 0 |
| 34. Policies/certificates in force end of year..... | 14,917 | 14,751 | | | | 166 | |

DETAILS OF WRITE-INS

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 08.301. | 0 | | | | | | |
| 08.302. | 0 | | | | | | |
| 08.303. | 0 | | | | | | |
| 08.398. Summary of remaining write-ins for Line 8.3 from overflow page..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2701. | 0 | | | | | | |
| 2702. | 0 | | | | | | |
| 2703. | 0 | | | | | | |
| 2798. Summary of remaining write-ins for Line 27 from overflow page..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

Analysis of Operations by Lines of Business-Group Annuities
NONE

Analysis of Operations by Lines of Business-A&H
NONE

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)

| | 1 Total | 2 Industrial Life | 3 Whole Life | 4 Term Life | 5 Indexed Life | 6 Universal Life | 7 Universal Life with Secondary Guarantees | 8 Variable Life | 9 Variable Universal Life | 10 Credit Life (b) (N/A Fraternal) | 11 Other Individual Life | 12 YRT Mortality Risk Only |
|--|-------------|----------------------|-----------------|----------------|-------------------|---------------------|---|--------------------|---------------------------------|--|--------------------------------|----------------------------------|
| Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded) | | | | | | | | | | | | |
| 1. Reserve December 31, prior year..... | 298,760,000 | | 295,931,730 | 2,828,270 | | | | | | | | |
| 2. Tabular net premiums or considerations..... | 4,124,630 | | 3,730,935 | 393,695 | | | | | | | | |
| 3. Present value of disability claims incurred..... | 0 | | | | | | | | | | | |
| 4. Tabular interest..... | 11,971,516 | | 11,850,519 | 120,997 | | | | | | | | |
| 5. Tabular less actual reserve released..... | 0 | | | | | | | | | | | |
| 6. Increase in reserve on account of change in valuation basis..... | 0 | | | | | | | | | | | |
| 6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve..... | 0 | XXX | | | | | | | | XXX | | |
| 7. Other increases (net)..... | 0 | | | | | | | | | | | |
| 8. Totals (Lines 1 to 7)..... | 314,856,146 | 0 | 311,513,184 | 3,342,962 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9. Tabular cost..... | 6,860,664 | | 6,511,574 | 349,090 | | | | | | | | |
| 10. Reserves released by death..... | 3,127,859 | | 3,125,930 | 1,929 | | | | | | | | |
| 11. Reserves released by other terminations (net)..... | 3,684,623 | | 3,648,462 | 36,161 | | | | | | | | |
| 12. Annuity, supplementary contract, and disability payments involving life contingencies..... | 0 | | | | | | | | | | | |
| 13. Net transfers to or (from) Separate Accounts..... | 0 | | | | | | | | | | | |
| 14. Total deductions (Lines 9 to 13)..... | 13,673,146 | 0 | 13,285,966 | 387,180 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 15. Reserve December 31, current year..... | 301,183,000 | 0 | 298,227,218 | 2,955,782 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Cash Surrender Value and Policy Loans | | | | | | | | | | | | |
| 16. CSA ending balance December 31, current year..... | 254,960,370 | | 254,550,842 | 409,528 | | | | | | | | |
| 17. Amount available for policy loans based upon Line 16 CSV..... | 2,392,099 | | 2,392,099 | | | | | | | | | |

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(b) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group).

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)

(N/A Fraternal)

| | 1 Total | 2 Whole Life | 3 Term Life | 4 Variable Life | 5 Universal Life | 6 Variable Universal Life | 7 Credit Life (b) | 8 Other Group Life | 9 YRT Mortality Risk Only |
|--|------------|-----------------|----------------|--------------------|---------------------|------------------------------|----------------------|-----------------------|------------------------------|
| Involving Life or Disability Contingencies (Reserves) | | | | | | | | | |
| (Net of Reinsurance Ceded) | | | | | | | | | |
| 1. Reserve December 31, prior year..... | 0 | | | | | | | | |
| 2. Tabular net premiums or considerations..... | 0 | | | | | | | | |
| 3. Present value of disability claims incurred..... | 0 | | | | | | | | |
| 4. Tabular interest..... | 0 | | | | | | | | |
| 5. Tabular less actual reserve released..... | 0 | | | | | | | | |
| 6. Increase in reserve on account of change in valuation basis..... | 0 | | | | | | | | |
| 7. Other increases (net)..... | 0 | | | | | | | | |
| 8. Totals (Lines 1 to 7)..... | 0 | | | | 0 | 0 | 0 | 0 | 0 |
| 9. Tabular cost..... | 0 | | | | | | | | |
| 10. Reserves released by death..... | 0 | | | | | | | | |
| 11. Reserves released by other terminations (net)..... | 0 | | | | | | | | |
| 12. Annuity, supplementary contract, and disability payments involving life contingencies..... | 0 | | | | | | | | |
| 13. Net transfers to or (from) Separate Accounts..... | 0 | | | | | | | | |
| 14. Total deductions (Lines 9 to 13)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 15. Reserve December 31, current year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Cash Surrender Value and Policy Loans | | | | | | | | | |
| 16. CSA ending balance December 31, current year..... | 0 | | | | | | | | |
| 17. Amount available for policy loans based upon Line 16 CSV..... | 0 | | | | | | | | |

NONE

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(b) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group).

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)

| | 1 Total | Deferred | | | | 6 Life Contingent Payout (Immediate and Annuitizations) | 7 Other Annuities | | | |
|--|-------------|----------------------|------------------------|--|---|--|----------------------|--|--|--|
| | | 2 Fixed Annuities | 3 Indexed Annuities | 4 Variable Annuities with Guarantees | 5 Variable Annuities without Guarantees | | | | | |
| Involving Life or Disability Contingencies (Reserves) | | | | | | | | | | |
| (Net of Reinsurance Ceded) | | | | | | | | | | |
| 1. Reserve December 31, prior year..... | 541,430,000 | 536,250,307 | | | | 5,179,693 | | | | |
| 2. Tabular net premiums or considerations..... | 46,633,500 | 46,369,725 | | | | 263,775 | | | | |
| 3. Present value of disability claims incurred..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | | | |
| 4. Tabular interest..... | 21,391,179 | 21,178,431 | | | | 212,748 | | | | |
| 5. Tabular less actual reserve released..... | 957,426 | 416,701 | | | | 540,725 | | | | |
| 6. Increase in reserve on account of change in valuation basis..... | 0 | | | | | | | | | |
| 7. Other increases (net)..... | 0 | | | | | | | | | |
| 8. Totals (Lines 1 to 7)..... | 610,412,105 | 604,215,164 | 0 | 0 | 0 | 6,196,941 | 0 | | | |
| 9. Tabular cost..... | 0 | | | | | | | | | |
| 10. Reserves released by death..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | | | |
| 11. Reserves released by other terminations (net)..... | 0 | | | | | | | | | |
| 12. Annuity, supplementary contract, and disability payments involving life contingencies..... | 35,509,105 | 35,335,589 | | | | 173,516 | | | | |
| 13. Net transfers to or (from) Separate Accounts..... | 0 | | | | | | | | | |
| 14. Total deductions (Lines 9 to 13)..... | 35,509,105 | 35,335,589 | 0 | 0 | 0 | 173,516 | 0 | | | |
| 15. Reserve December 31, current year..... | 574,903,000 | 568,879,575 | 0 | 0 | 0 | 6,023,425 | 0 | | | |
| Cash Surrender Value and Policy Loans | | | | | | | | | | |
| 16. CSV ending balance, December 31, current year..... | 560,479,917 | 560,479,917 | | | | | | | | |
| 17. Amount available for policy loans based upon Line 16 CSV..... | 0 | | | | | | | | | |

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES (a)

(N/A Fraternal)

| | 1 Total | Deferred | | | | 6 Life Contingent Payout (Immediate and Annuitizations) | 7 Other Annuities | | | |
|--|------------|----------------------|------------------------|--|---|--|----------------------|--|--|--|
| | | 2 Fixed Annuities | 3 Indexed Annuities | 4 Variable Annuities with Guarantees | 5 Variable Annuities without Guarantees | | | | | |
| Involving Life or Disability Contingencies (Reserves) | | | | | | | | | | |
| (Net of Reinsurance Ceded) | | | | | | | | | | |
| 1. Reserve December 31, prior year..... | 0 | | | | | | | | | |
| 2. Tabular net premiums or considerations..... | 0 | | | | | | | | | |
| 3. Present value of disability claims incurred..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | | | |
| 4. Tabular interest..... | 0 | | | | | | | | | |
| 5. Tabular less actual reserve released..... | 0 | | | | | | | | | |
| 6. Increase in reserve on account of change in valuation basis..... | 0 | | | | | | | | | |
| 7. Other increases (net)..... | 0 | | | | | | | | | |
| 8. Totals (Lines 1 to 7)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| 9. Tabular cost..... | 0 | | | | | | | | | |
| 10. Reserves released by death..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | | | |
| 11. Reserves released by other terminations (net)..... | 0 | | | | | | | | | |
| 12. Annuity, supplementary contract, and disability payments involving life contingencies..... | 0 | | | | | | | | | |
| 13. Net transfers to or (from) Separate Accounts..... | 0 | | | | | | | | | |
| 14. Total deductions (Lines 9 to 13)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| 15. Reserve December 31, current year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Cash Surrender Value and Policy Loans | | | | | | | | | | |
| 16. CSV ending balance, December 31, current year..... | 0 | | | | | | | | | |
| 17. Amount available for policy loans based upon Line 16 CSV..... | 0 | | | | | | | | | |

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

7.4
NONE

EXHIBIT OF NET INVESTMENT INCOME

| | 1 Collected During Year | 2 Earned During Year |
|--|-------------------------------|----------------------------|
| 1. U.S. government bonds..... | (a).....158,659 |165,769 |
| 1.1 Bonds exempt from U.S. tax..... | (a) - | - |
| 1.2 Other bonds (unaffiliated)..... | (a).....46,500,974 |46,776,263 |
| 1.3 Bonds of affiliates..... | (a) - | - |
| 2.1 Preferred stocks (unaffiliated)..... | (b).....120,272 |119,939 |
| 2.11 Preferred stocks of affiliates..... | (b) - | - |
| 2.2 Common stocks (unaffiliated)..... |202,194 |203,347 |
| 2.21 Common stocks of affiliates..... | ..... | - |
| 3. Mortgage loans..... | (c).....37,402 |37,402 |
| 4. Real estate..... | (d).....377,416 |377,416 |
| 5. Contract loans..... |162,245 |162,245 |
| 6. Cash, cash equivalents and short-term investments..... | (e).....665,412 |663,958 |
| 7. Derivative instruments..... | (f) - | - |
| 8. Other invested assets..... |915,126 |915,126 |
| 9. Aggregate write-ins for investment income..... |0 |0 |
| 10. Total gross investment income..... |49,139,700 |49,421,465 |
| 11. Investment expenses..... | (g).....197,775 | |
| 12. Investment taxes, licenses and fees, excluding federal income taxes..... | (g).....700 | |
| 13. Interest expense..... | (h) - | - |
| 14. Depreciation on real estate and other invested assets..... | (i).....178,941 | |
| 15. Aggregate write-ins for deductions from investment income..... |0 | |
| 16. Total deductions (Lines 11 through 15)..... | ..... | .....377,416 |
| 17. Net investment income (Line 10 minus Line 16)..... | ..... | .....49,044,049 |

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 \$.....421,945 accrual of discount less \$.....6,167,880 amortization of premium and less \$.....1,225,037 paid for accrued interest on purchases.
 (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
 (c) Includes \$.....0 accrual of discount less \$.....304 amortization of premium and less \$.....0 paid for accrued interest on purchases.
 (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
 (e) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
 (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
 (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
 (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
 (i) Includes \$.....178,941 depreciation on real estate and \$.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

| | 1 Realized Gain (Loss) on Sales or Maturity | 2 Other Realized Adjustments | 3 Total Realized Capital Gain (Loss) (Columns 1 + 2) | 4 Change in Unrealized Capital Gain (Loss) | 5 Change in Unrealized Foreign Exchange Capital Gain (Loss) |
|---|---|---------------------------------------|---|---|---|
| 1. U.S. government bonds..... |0 | ..... | .....0 | ..... | ..... |
| 1.1 Bonds exempt from U.S. tax..... | ..... | ..... | .....0 | ..... | ..... |
| 1.2 Other bonds (unaffiliated)..... |(768,236) | ..... | .....(768,236) | ..... | ..... |
| 1.3 Bonds of affiliates..... | ..... | ..... | .....0 | ..... | ..... |
| 2.1 Preferred stocks (unaffiliated)..... |(11,575) | ..... | .....(11,575) | ..... | ..... |
| 2.11 Preferred stocks of affiliates..... | ..... | ..... | .....0 | ..... | ..... |
| 2.2 Common stocks (unaffiliated)..... |(249) | ..... | .....(249) |1,827,023 | ..... |
| 2.21 Common stocks of affiliates..... | ..... | ..... | .....0 | ..... | ..... |
| 3. Mortgage loans..... | ..... | ..... | .....0 | ..... | ..... |
| 4. Real estate..... | ..... | ..... | .....0 | ..... | ..... |
| 5. Contract loans..... | ..... | ..... | .....0 | ..... | ..... |
| 6. Cash, cash equivalents and short-term investments..... | ..... | ..... | .....0 | ..... | ..... |
| 7. Derivative instruments..... | ..... | ..... | .....0 | ..... | ..... |
| 8. Other invested assets..... | ..... | ..... | .....0 | ..... | ..... |
| 9. Aggregate write-ins for capital gains (losses)..... |0 |0 |0 |0 |0 |
| 10. Total capital gains (losses)..... |(780,060) |0 |(780,060) |1,827,023 |0 |

DETAILS OF WRITE-INS

| | | | | | |
|---|--------|--------|--------|--------|--------|
| 0901..... | | |0 | | |
| 0902..... | | |0 | | |
| 0903..... | | |0 | | |
| 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 1 - PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

| | 1 Total | 2 Industrial Life | Insurance | | | | | | | | | 12 Fraternal (Fraternal Benefit Societies Only) | |
|--|------------|-------------------------|---------------------|------------------------------|---|---------------------|----------------|------------|--|-------------|---|--|--|
| | | | Group | | | Accident and Health | | | 11 Aggregate of All Other Lines of Business | | | | |
| | | | 3 Life Insurance | 4 Individual Annuities | 5 Credit Life (Group and Individual) | 6 Life Insurance | 7 Annuities | 8 Group | 9 Credit (Group & Individual) | 10 Other | | | |
| FIRST YEAR (other than single) | | | | | | | | | | | | | |
| 1. Uncollected..... | 0 | | | | | | | | | | | | |
| 2. Deferred and accrued..... | 0 | | | | | | | | | | | | |
| 3. Deferred, accrued and uncollected: | | | | | | | | | | | | | |
| 3.1 Direct..... | 0 | | | | | | | | | | | | |
| 3.2 Reinsurance assumed..... | 0 | | | | | | | | | | | | |
| 3.3 Reinsurance ceded..... | 0 | | | | | | | | | | | | |
| 3.4 Net (Line 1 + Line 2)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 4. Advance..... | 0 | | | | | | | | | | | | |
| 5. Line 3.4 - Line 4..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 6. Collected during year: | | | | | | | | | | | | | |
| 6.1 Direct..... | 29,415,292 | | | 99,564 | 29,315,728 | | | | | | | | |
| 6.2 Reinsurance assumed..... | 0 | | | | | | | | | | | | |
| 6.3 Reinsurance ceded..... | 0 | | | | | | | | | | | | |
| 6.4 Net..... | 29,415,292 | 0 | 99,564 | 29,315,728 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 7. Line 5 + Line 6.4..... | 29,415,292 | 0 | 99,564 | 29,315,728 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 8. Prior year (uncollected + deferred and accrued - advance)..... | 0 | | | | | | | | | | | | |
| 9. First year premiums and considerations: | | | | | | | | | | | | | |
| 9.1 Direct..... | 29,415,292 | | 99,564 | 29,315,728 | | | | | | | | | |
| 9.2 Reinsurance assumed..... | 0 | | | | | | | | | | | | |
| 9.3 Reinsurance ceded..... | 0 | | | | | | | | | | | | |
| 9.4 Net (Line 7 - Line 8)..... | 29,415,292 | 0 | 99,564 | 29,315,728 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 10. Single premiums and considerations: | | | | | | | | | | | | | |
| 10.1 Direct..... | 2,454,892 | | | 2,454,892 | - | | | | | | | | |
| 10.2 Reinsurance assumed..... | 0 | | | | | | | | | | | | |
| 10.3 Reinsurance ceded..... | 0 | | | | | | | | | | | | |
| 10.4 Net..... | 2,454,892 | 0 | 2,454,892 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 11. RENEWAL | | | | | | | | | | | | | |
| 11. Uncollected..... | 11,694 | | | 11,694 | | | | | | | | | |
| 12. Deferred and accrued..... | 0 | | | | | | | | | | | | |
| 13. Deferred, accrued and uncollected: | | | | | | | | | | | | | |
| 13.1 Direct..... | 11,694 | | | 11,694 | | | | | | | | | |
| 13.2 Reinsurance assumed..... | 0 | | | | | | | | | | | | |
| 13.3 Reinsurance ceded..... | 0 | | | | | | | | | | | | |
| 13.4 Net (Line 11 + Line 12)..... | 11,694 | 0 | 11,694 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 14. Advance..... | 421,630 | | | 421,630 | | | | | | | | | |
| 15. Line 13.4 - Line 14..... | (409,936) | 0 | (409,936) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 16. Collected during year: | | | | | | | | | | | | | |
| 16.1 Direct..... | 20,252,138 | | | 2,934,366 | 17,317,772 | | | | | | | | |
| 16.2 Reinsurance assumed..... | 0 | | | - | - | | | | | | | | |
| 16.3 Reinsurance ceded..... | 351,739 | | | 351,739 | - | | | | | | | | |
| 16.4 Net..... | 19,900,399 | 0 | 2,582,627 | 17,317,772 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 17. Line 15 + Line 16.4..... | 19,490,463 | 0 | 2,172,691 | 17,317,772 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 18. Prior year (uncollected + deferred and accrued - advance)..... | (428,640) | | (428,640) | | | | | | | | | | |
| 19. Renewal premiums and considerations: | | | | | | | | | | | | | |
| 19.1 Direct..... | 20,270,842 | | | 2,953,070 | 17,317,772 | | | | | | | | |
| 19.2 Reinsurance assumed..... | 0 | | | - | - | | | | | | | | |
| 19.3 Reinsurance ceded..... | 351,739 | | | 351,739 | - | | | | | | | | |
| 19.4 Net (Line 17 - Line 18)..... | 19,919,103 | 0 | 2,601,331 | 17,317,772 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 20. TOTAL | | | | | | | | | | | | | |
| 20. Total premiums and annuity considerations: | | | | | | | | | | | | | |
| 20.1 Direct..... | 52,141,026 | 0 | 5,507,526 | 46,633,500 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 20.2 Reinsurance assumed..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 20.3 Reinsurance ceded..... | 351,739 | 0 | 351,739 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 20.4 Net (Lines 9.4 + 10.4 + 19.4)..... | 51,789,287 | 0 | 5,155,787 | 46,633,500 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

EXHIBIT 1 - PART 2 - POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)

| | 1 Total | 2 Industrial Life | Insurance | | | | | | | | | 12 Fraternal (Fraternal Benefit Societies Only) | |
|--|------------|-------------------------|---------------------|------------------------------|---|---------------------|----------------|---------------------|-------------------------------------|-------------|--|--|--|
| | | | Ordinary | | 5 Credit Life (Group and Individual) | Group | | Accident and Health | | | 11 Aggregate of All Other Lines of Business | | |
| | | | 3 Life Insurance | 4 Individual Annuities | | 6 Life Insurance | 7 Annuities | 8 Group | 9 Credit (Group & Individual) | 10 Other | | | |
| POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1) | | | | | | | | | | | | | |
| 21. To pay renewal premiums..... | 10,502 | | 10,502 | | | | | | | | | | |
| 22. All other..... | 1,149,351 | | 1,149,351 | | | | | | | | | | |
| REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED | | | | | | | | | | | | | |
| 23. First year (other than single): | | | | | | | | | | | | | |
| 23.1 Reinsurance ceded..... | 0 | | | | | | | | | | | | |
| 23.2 Reinsurance assumed..... | 0 | | | | | | | | | | | | |
| 23.3 Net ceded less assumed..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 24. Single: | | | | | | | | | | | | | |
| 24.1 Reinsurance ceded..... | 0 | | | | | | | | | | | | |
| 24.2 Reinsurance assumed..... | 0 | | | | | | | | | | | | |
| 24.3 Net ceded less assumed..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 25. Renewal: | | | | | | | | | | | | | |
| 25.1 Reinsurance ceded..... | 0 | | | | | | | | | | | | |
| 25.2 Reinsurance assumed..... | 0 | | | | | | | | | | | | |
| 25.3 Net ceded less assumed..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 26. Totals: | | | | | | | | | | | | | |
| 26.1 Reinsurance ceded (Page 6, Line 6)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 26.2 Reinsurance assumed (Page 6, Line 22)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 26.3 Net ceded less assumed..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| COMMISSIONS INCURRED (direct business only) | | | | | | | | | | | | | |
| 27. First year (other than single)..... | 947,087 | | 74,789 | 872,298 | | | | | | | | | |
| 28. Single..... | 109,618 | | 109,618 | - | | | | | | | | | |
| 29. Renewal..... | 425,060 | | 44,971 | 380,089 | | | | | | | | | |
| 30. Deposit-type contract funds..... | 0 | | | | | | | | | | | | |
| 31. Totals (to agree with Page 6, Line 21)..... | 1,481,765 | 0 | 229,378 | 1,252,387 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

Annual Statement for the year 2019 of the **First Catholic Slovak Ladies Association Of The U.S.A.**
EXHIBIT 2 - GENERAL EXPENSES

| | Insurance | | | 5 | 6 | 7 |
|---|-----------|---------------------|-----------------------------|---------|---------------|----------------|
| | 1 | 2 | 4 | | | |
| | Life | Accident and Health | All Other Lines of Business | | | |
| 1. Rent..... | 377,417 | | | | | 377,417 |
| 2. Salaries and wages..... | 2,427,952 | | | | 197,453 | 2,625,405 |
| 3.11 Contributions for benefit plans for employees..... | 541,232 | | | | 35,542 | 576,774 |
| 3.12 Contributions for benefit plans for agents..... | | | | | | 0 |
| 3.21 Payments to employees under non-funded benefit plans..... | | | | | | 0 |
| 3.22 Payments to agents under non-funded benefit plans..... | | | | | | 0 |
| 3.31 Other employee welfare..... | | | | | | 0 |
| 3.32 Other agent welfare..... | | | | | | 0 |
| 4.1 Legal fees and expenses..... | 64,523 | | | | | 64,523 |
| 4.2 Medical examination fees..... | 55,811 | | | | | 55,811 |
| 4.3 Inspection report fees..... | - | | | | | 0 |
| 4.4 Fees of public accountants and consulting actuaries..... | 427,991 | | | | | 427,991 |
| 4.5 Expense of investigation and settlement of policy claims..... | | | | | | 0 |
| 5.1 Traveling expenses..... | 63,166 | | | | 15,791 | 78,957 |
| 5.2 Advertising..... | 221,036 | | | | 8,899 | 229,935 |
| 5.3 Postage, express, telegraph and telephone..... | 266,358 | | | | | 266,358 |
| 5.4 Printing and stationery..... | 85,895 | | | | | 85,895 |
| 5.5 Cost or depreciation of furniture and equipment..... | 24,205 | | | | | 24,205 |
| 5.6 Rental of equipment..... | - | | | | | 0 |
| 5.7 Cost or depreciation of EDP equipment and software..... | 64,360 | | | | | 64,360 |
| 6.1 Books and periodicals..... | 21,429 | | | | | 21,429 |
| 6.2 Bureau and association fees..... | 41,533 | | | | | 41,533 |
| 6.3 Insurance, except on real estate..... | 52,828 | | | | | 52,828 |
| 6.4 Miscellaneous losses..... | - | | | | | 0 |
| 6.5 Collection and bank service charges..... | 134,159 | | | | | 134,159 |
| 6.6 Sundry general expenses..... | 393,521 | | | | | 393,521 |
| 6.7 Group service and administration fees..... | | | | | | 0 |
| 6.8 Reimbursements by uninsured plans..... | | | | | | 0 |
| 7.1 Agency expense allowance..... | | | | | | 0 |
| 7.2 Agents' balances charged off (less \$.....0 recovered)..... | | | | | | 0 |
| 7.3 Agency conferences other than local meetings..... | 55,901 | | | | | 55,901 |
| 8.1 Official publication (Fraternal Benefit Societies Only)..... | XXX | XXX | XXX | XXX | 577,831 | 577,831 |
| 8.2 Expenses of supreme lodge meetings (Fraternal Benefit Soc. Only)..... | XXX | XXX | XXX | XXX | 92,341 | 92,341 |
| 9.1 Real estate expenses..... | | | | 197,775 | | 197,775 |
| 9.2 Investment expenses not included elsewhere..... | | | | | | 0 |
| 9.3 Aggregate write-ins for expenses..... | 596,492 | 0 | 0 | 0 | 3,264,712 | 3,861,204 |
| 10. General expenses Incurred..... | 5,915,809 | 0 | 0 | 197,775 | (b) 4,192,569 | (a) 10,306,153 |
| 11. General expenses unpaid December 31, prior year..... | 375,040 | | | | 2,055,125 | 2,430,165 |
| 12. General expenses unpaid December 31, current year..... | 510,972 | | | | 836,981 | 1,347,953 |
| 13. Amounts receivable relating to uninsured plans, prior year..... | | | | | | 0 |
| 14. Amounts receivable relating to uninsured plans, current year..... | | | | | | 0 |
| 15. General expenses paid during year (Lines 10+11-12-13+14)..... | 5,779,877 | 0 | 0 | 197,775 | 5,410,713 | 11,388,365 |

DETAILS OF WRITE-INS

| | | | | | | |
|---|---------|---|---|---|---|-----------|
| 09.301. Data Processing..... | 425,598 | | | | | 425,598 |
| 09.302. Repairs - Supplies..... | 39,059 | | | | | 39,059 |
| 09.303. Temporary Help..... | 131,835 | | | | | 131,835 |
| 09.398. Summary of remaining write-ins for Line 9.3 from overflow page..... | 0 | 0 | 0 | 0 | 0 | 3,264,712 |
| 09.399. Totals (Lines 09.301 through 09.303 plus 09.398)(Line 9.3 above)..... | 596,492 | 0 | 0 | 0 | 0 | 3,264,712 |

(a) Includes management fees of \$.....0 to affiliates and \$.....0 to non-affiliates.

(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):

1. Charitable \$....390,270; 2. Institutional \$.....0; 3. Recreational and Health \$.....0; 4. Educational \$....279,875
 5. Religious \$.....0; 6. Membership \$....2,436,690; 7. Other \$....157,877; 8. Total \$....3,264,712

EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

| | Insurance | | | 4 | 5 | 6 |
|--|-----------|---------------------|-----------------------------|------------|-----------|---------|
| | 1 | 2 | 3 | | | |
| | Life | Accident and Health | All Other Lines of Business | Investment | Fraternal | Total |
| 1. Real estate taxes..... | | | | .700 | | .700 |
| 2. State insurance department licenses and fees..... | 87,112 | | | | | 87,112 |
| 3. State taxes on premiums..... | | | | | | 0 |
| 4. Other state taxes, including \$.....0 for employee benefits..... | 3,968 | | | | | 3,968 |
| 5. U.S. Social Security taxes..... | 194,746 | | | | | 194,746 |
| 6. All other taxes..... | 1,747 | | | | | 1,747 |
| 7. Taxes, licenses and fees incurred..... | 287,573 | 0 | 0 | .700 | 0 | 288,273 |
| 8. Taxes, licenses and fees unpaid December 31, prior year..... | 30,000 | | | | | 30,000 |
| 9. Taxes, licenses and fees unpaid December 31, current year..... | 20,629 | | | | | 20,629 |
| 10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)..... | 296,944 | 0 | 0 | .700 | 0 | 297,644 |

EXHIBIT 4 - DIVIDENDS OR REFUNDS

| | 1 | 2 |
|--|-----------|---------------------|
| | Life | Accident and Health |
| 1. Applied to pay renewal premiums..... | 10,502 | |
| 2. Applied to shorten the endowment or premium-paying period..... | | |
| 3. Applied to provide paid-up additions..... | 1,149,351 | |
| 4. Applied to provide paid-up annuities..... | | |
| 5. Total Lines 1 through 4..... | 1,159,853 | 0 |
| 6. Paid-in cash..... | 66,213 | |
| 7. Left on deposit..... | 145,817 | |
| 8. Aggregate write-ins for dividend or refund options..... | 0 | 0 |
| 9. Total Lines 5 through 8..... | 1,371,883 | 0 |
| 10. Amount due and unpaid..... | | |
| 11. Provision for dividends or refunds payable in the following calendar year..... | 1,400,000 | |
| 12. Terminal dividends..... | | |
| 13. Provision for deferred dividend contracts..... | | |
| 14. Amount provisionally held for deferred dividend contracts not included in Line 13..... | | |
| 15. Total Lines 10 through 14..... | 1,400,000 | 0 |
| 16. Total from prior year..... | 1,400,000 | |
| 17. Total dividends or refunds (Lines 9 + 15 - 16)..... | 1,371,883 | 0 |

DETAILS OF WRITE-INS

| | | | |
|---|---|--|---|
| 0801. | | | |
| 0802. | | | |
| 0803. | | | |
| 0898. Summary of remaining write-ins for Line 8 from overflow page..... | 0 | | 0 |
| 0899. Totals (Line 0801 through 0803 plus 0898) (Line 8 above)..... | 0 | | 0 |

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

| 1 Valuation Standard | 2 Total | 3 Industrial | 4 Ordinary | 5 Credit (Group and Individual) | 6 Group |
|--|-------------|-----------------|---------------|--|------------|
| Life Insurance: | | | | | |
| 0100001. AE 4% @ AE 2.5%..... | ..99,801 | | ..99,801 | | |
| 0100002. AE 3.5% @ AE 2.5%..... | 1,246,706 | | 1,246,706 | | |
| 0100003. AM 2.5% @ AE 2.5%..... | 8,434,792 | | 8,434,792 | | |
| 0100004. AM 3% @ AE 2.5%..... | 1,247,248 | | 1,247,248 | | |
| 0100005. AM 3.5% @ AE 2.5%..... | 133,454 | | 133,454 | | |
| 0100006. AE 3.0% - Curtate..... | 707,951 | | 707,951 | | |
| 0100007. 1941 CSO 2.5%..... | 2,370,761 | | 2,370,761 | | |
| 0100008. 1941 CSO 3% - Curtate..... | 977,860 | | 977,860 | | |
| 0100009. 1958 CSO 2.5%..... | 17,957,001 | | 17,957,001 | | |
| 0100010. 1958 CSO 4% @ 58 CSO 2.5%..... | 4,697,974 | | 4,697,974 | | |
| 0100011. 1958 CSO 4.5%..... | 737,564 | | 737,564 | | |
| 0100012. 1980 CSO D 5.5% @ 80 CSOA 4.5%..... | 47,332,656 | | 47,332,656 | | |
| 0100013. 1980 CSO 5% @ 80 CSO M/F/S/NS 4.5%..... | 16,337,693 | | 16,337,693 | | |
| 0100014. 1980 CSO D 6%..... | 17,714,780 | | 17,714,780 | | |
| 0100015. 1980 CSO 4.5% @ 80 CSO M/F/S/NS 4.5%..... | 43,605,142 | | 43,605,142 | | |
| 0100016. 1980 CSO 4%..... | 236,606 | | 236,606 | | |
| 0100017. 2001 CSO 4.5%..... | 3,190,623 | | 3,190,623 | | |
| 0100018. 2001 CSO 4.0%..... | 69,003,672 | | 69,003,672 | | |
| 0100019. 1980 CSO A/F 5.5% Curtate..... | 13,678,102 | | 13,678,102 | | |
| 0100020. 2001 CSO 4.0% Special S/U..... | 24,288,736 | | 24,288,736 | | |
| 0100021. 2001 CSO 3.75%..... | 562,352 | | 562,352 | | |
| 0100022. 2001 CSO 3.5%..... | 13,911,374 | | 13,911,374 | | |
| 0100023. ....0..... | 0 | | | | |
| 0100024. ....0..... | 0 | | | | |
| 0100025. Provision for Post Mortem Divd..... | 12,950,000 | | 12,950,000 | | |
| 0100026. Rounding..... | 395 | | 395 | | |
| 0199997. Totals (Gross)..... | 301,423,243 | 0 | 301,423,243 | 0 | 0 |
| 0199998. Reinsurance ceded..... | 263,243 | | 263,243 | | |
| 0199999. Totals (Net)..... | 301,160,000 | 0 | 301,160,000 | 0 | 0 |

Annuities (excluding supplementary contracts with life contingencies):

| | | | | | |
|--|-------------|-----|-------------|-----|---|
| 0200001. Individual Deferred Annuities..... | 568,879,213 | XXX | 568,879,213 | XXX | |
| 0200002. Single Premium Immediate Annuities - with life contingencies..... | 6,023,425 | XXX | 6,023,425 | XXX | |
| 0200003. Rounding..... | 362 | XXX | 362 | XXX | |
| 0299997. Totals (Gross)..... | 574,903,000 | XXX | 574,903,000 | XXX | 0 |
| 0299999. Totals (Net)..... | 574,903,000 | XXX | 574,903,000 | XXX | 0 |

Accidental Death Benefits:

| | | | | | |
|---|--------|---|--------|---|---|
| 0400001. ....0..... | 0 | | | | |
| 0400002. Accidental Death Benefits..... | 18,000 | | 18,000 | | |
| 0499997. Totals (Gross)..... | 18,000 | 0 | 18,000 | 0 | 0 |
| 0499999. Totals (Net)..... | 18,000 | 0 | 18,000 | 0 | 0 |

Miscellaneous Reserves:

| | | | | | |
|--|-------------|---|-------------|---|---|
| 0700001. Waiver of Premiums After Age 80 Under OL..... | 4,316 | | 4,316 | | |
| 0700002. Rounding..... | 684 | | 684 | | |
| 0799997. Totals (Gross)..... | 5,000 | 0 | 5,000 | 0 | 0 |
| 0799999. Totals (Net)..... | 5,000 | 0 | 5,000 | 0 | 0 |
| 9999999. Totals (Net) - Page 3, Line 1..... | 876,086,000 | 0 | 876,086,000 | 0 | 0 |

Annual Statement for the year 2019 of the **First Catholic Slovak Ladies Association Of The U.S.A.**
EXHIBIT 5 - INTERROGATORIES

1.1 Has the reporting entity ever issued both participating and non-participating contracts?
 1.2 If not, state which kind is issued

Yes [] No []

2.1 Does the reporting entity at present issue both participating and non-participating contracts?
 2.2 If not, state which kind is issued

Yes [] No []

3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?
 If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

Yes [] No []

4. Has the reporting entity any assessment or stipulated premium contracts in force? If so, state:

Yes [] No []

4.1 Amount of insurance: \$.....
 4.2 Amount of reserve: \$.....
 4.3 Basis of reserve:

4.4 Basis of regular assessments:

4.5 Basis of special assessments:

4.6 Assessments collected during year: \$.....

5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?

Yes [] No []

6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$.....

6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits:

\$.....

Attach statement of methods employed in their valuation.

7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?

Yes [] No []

7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements: \$.....

7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:

7.3 State the amount of reserves established for this business: \$.....

7.4 Identify where the reserves are reported in the blank.

8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December of the current year?

Yes [] No []

8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: \$.....

8.2 State the amount of reserves established for this business: \$.....

8.3 Identify where the reserves are reported in the blank:

9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year?

Yes [] No []

9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: \$.....

9.2 State the amount of reserves established for this business: \$.....

9.3 Identify where the reserves are reported in the blank:

EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR

| 1 Description of Valuation Class | Valuation Basis | | 4 Increase in Actuarial Reserve Due To Change |
|-------------------------------------|-------------------|-----------------|---|
| | 2 Changed From | 3 Changed To | |

NONE

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS - ACCIDENT AND HEALTH (a)

| | 1 | Comprehensive | | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
|---|-------|---------------|-------|---|---|---|---|---|---|----|----|----|----|
| | | 2 | 3 | | | | | | | | | | |
| | Total | Individual | Group | | | | | | | | | | |
| ACTIVE LIFE RESERVE | | | | | | | | | | | | | |
| 1. Unearned premium reserves..... | 0 | | | | | | | | | | | | |
| 2. Additional contract reserves (b)..... | 0 | | | | | | | | | | | | |
| 3. Additional actuarial reserves - Asset/Liability analysis..... | 0 | | | | | | | | | | | | |
| 4. Reserve for future contingent benefits..... | 0 | | | | | | | | | | | | |
| 5. Reserve for rate credits..... | 0 | | | | | | | | | | | | |
| 6. Aggregate write-ins for reserves..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7. Totals (Gross)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8. Reinsurance ceded..... | 0 | | | | | | | | | | | | |
| 9. Totals (Net)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CLAIM RESERVE | | | | | | | | | | | | | |
| 10. Present value of amounts not yet due on claims..... | 0 | | | | | | | | | | | | |
| 11. Additional actuarial reserves - Asset/Liability analysis..... | 0 | | | | | | | | | | | | |
| 12. Reserve for future contingent benefits..... | 0 | | | | | | | | | | | | |
| 13. Aggregate write-ins for reserves..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 14. Totals (Gross)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 15. Reinsurance ceded..... | 0 | | | | | | | | | | | | |
| 16. Totals (Net)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17. TOTALS (Net)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18. TABULAR FUND INTEREST..... | 0 | | | | | | | | | | | | |

NONE

DETAILS OF WRITE-INS

| | | | | | | | | | | | | | |
|--|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0601..... | 0 | | | | | | | | | | | | |
| 0602..... | 0 | | | | | | | | | | | | |
| 0603..... | 0 | | | | | | | | | | | | |
| 0698. Summary of remaining write-ins for Line 6 from overflow page..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1301..... | 0 | | | | | | | | | | | | |
| 1302..... | 0 | | | | | | | | | | | | |
| 1303..... | 0 | | | | | | | | | | | | |
| 1398. Summary of remaining write-ins for Line 13 from overflow page..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1399. Totals (Lines 1301 through 1303 + 1398) (Line 13 above)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(b) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

| | 1 Total | 2 Guaranteed Interest Contracts | 3 Annuities Certain | 4 Supplemental Contracts | 5 Dividend Accumulations or Refunds | 6 Premium and Other Deposit Funds |
|---|------------|--|---------------------------|--------------------------------|--|--|
| 1. Balance at the beginning of the year before reinsurance..... | 28,041,807 | | 23,001,417 | 322,933 | 4,717,457 | |
| 2. Deposits received during the year..... | 9,432,001 | | 9,161,763 | 124,421 | 145,817 | |
| 3. Investment earnings credited to the account..... | 1,203,782 | | 1,006,420 | 15,404 | 181,958 | |
| 4. Other net change in reserves..... | 0 | | | | | |
| 5. Fees and other charges assessed..... | 0 | | | | | |
| 6. Surrender charges..... | 0 | | | | | |
| 7. Net surrender or withdrawal payments..... | 9,261,335 | | 8,984,565 | 43,687 | 233,083 | |
| 8. Other net transfers to or (from) Separate Accounts..... | 0 | | | | | |
| 9. Balance at the end of current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8)..... | 29,416,255 | 0 | 24,185,035 | 419,071 | 4,812,149 | 0 |
| 10. Reinsurance balance at the beginning of the year..... | 0 | | | | | |
| 11. Net change in reinsurance assumed..... | 0 | | | | | |
| 12. Net change in reinsurance ceded..... | 0 | | | | | |
| 13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12)..... | 0 | 0 | 0 | 0 | 0 | 0 |
| 14. Net balance at the end of the current year after reinsurance (Lines 9 + 13)..... | 29,416,255 | 0 | 24,185,035 | 419,071 | 4,812,149 | 0 |

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

| | 1 Total | 2 Industrial Life | Ordinary | | | 6 Credit Life (Group and Individual) | Group | | Accident and Health | | |
|-------------------------------|------------|-------------------------|------------------------|------------------------------|---------------------------------|---|------------------------|----------------|---------------------|---|-------------|
| | | | 3 Life Insurance | 4 Individual Annuities | 5 Supplementary Contracts | | 7 Life Insurance | 8 Annuities | 9 Group | 10 Credit (Group and Individual) | 11 Other |
| 1. Due and unpaid: | | | | | | | | | | | |
| 1.1 Direct..... | 1,614,020 | | 1,614,020 | | | | | | | | |
| 1.2 Reinsurance assumed..... | 0 | | | | | | | | | | |
| 1.3 Reinsurance ceded..... | 0 | | | | | | | | | | |
| 1.4 Net..... | 1,614,020 | 0 | 1,614,020 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2. In course of settlement: | | | | | | | | | | | |
| 2.1 Resisted: | | | | | | | | | | | |
| 2.11 Direct..... | 0 | | | | | | | | | | |
| 2.12 Reinsurance assumed..... | 0 | | | | | | | | | | |
| 2.13 Reinsurance ceded..... | 0 | | | | | | | | | | |
| 2.14 Net..... | 0 | 0 | (b) 0 | (b) 0 | (b) 0 | (b) 0 | (b) 0 | (b) 0 | (b) 0 | (b) 0 | 0 |
| 2.2 Other: | | | | | | | | | | | |
| 2.21 Direct..... | 0 | | | | | | | | | | |
| 2.22 Reinsurance assumed..... | 0 | | | | | | | | | | |
| 2.23 Reinsurance ceded..... | 0 | | | | | | | | | | |
| 2.24 Net..... | 0 | 0 | (b) 0 | (b) 0 | (b) 0 | (b) 0 | (b) 0 | (b) 0 | (b) 0 | (b) 0 | (b) 0 |
| 3. Incurred but unreported: | | | | | | | | | | | |
| 3.1 Direct..... | 1,157,000 | | 1,157,000 | | | | | | | | |
| 3.2 Reinsurance assumed..... | 0 | | | | | | | | | | |
| 3.3 Reinsurance ceded..... | 0 | | | | | | | | | | |
| 3.4 Net..... | 1,157,000 | 0 | (b) 1,157,000 | (b) 0 | (b) 0 | (b) 0 | (b) 0 | (b) 0 | (b) 0 | (b) 0 | (b) 0 |
| 4. Totals: | | | | | | | | | | | |
| 4.1 Direct..... | 2,771,020 | 0 | 2,771,020 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4.2 Reinsurance assumed..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4.3 Reinsurance ceded..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4.4 Net..... | 2,771,020 | (a) 0 | (a) 2,771,020 | 0 | 0 | 0 | (a) 0 | 0 | 0 | 0 | 0 |

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$.....0 in Column 2, \$.... in Column 3 and \$.....0 in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$.....0, Individual Annuities \$.....0, Credit Life (Group and Individual) \$.....0, and Group Life \$.....0,

are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$.....0, Credit (Group and Individual) Accident and Health \$.....0 and Other Accident and Health \$.....0

are included in Page 3, Line 2, (See Exhibit 6, Claim Reserve).

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**PART 2 - Incurred During the Year**

| | 1 Total | 2 Industrial Life (a) | Ordinary | | | 6 Supplementary Contracts | Group | | Accident and Health | | |
|---|----------------|--------------------------------|-------------------------------|------------------------------|---|---------------------------------|-------------------------------|----------------|---------------------|---|-------------|
| | | | 3 Life Insurance (b) | 4 Individual Annuities | 5 | | 7 Life Insurance (c) | 8 Annuities | 9 Group | 10 Credit (Group and Individual) | 11 Other |
| 1. Settlements during the year: | | | | | | | | | | | |
| 1.1 Direct..... | 39,234,585 | | 9,564,516 | 29,670,069 | | | | | | | |
| 1.2 Reinsurance assumed..... | 0 | | - | - | | | | | | | |
| 1.3 Reinsurance ceded..... | 218,317 | | 218,317 | - | | | | | | | |
| 1.4 Net..... | (d) 39,016,268 | 0 | 9,346,199 | 29,670,069 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2. Liability December 31, current year from Part 1: | | | | | | | | | | | |
| 2.1 Direct..... | 2,771,020 | 0 | 2,771,020 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2.2 Reinsurance assumed..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2.3 Reinsurance ceded..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2.4 Net..... | 2,771,020 | 0 | 2,771,020 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3. Amounts recoverable from reinsurers Dec. 31, current year..... | 0 | | | | | | | | | | |
| 4. Liability December 31, prior year: | | | | | | | | | | | |
| 4.1 Direct..... | 3,519,428 | | 3,519,428 | | | | | | | | |
| 4.2 Reinsurance assumed..... | 0 | | | | | | | | | | |
| 4.3 Reinsurance ceded..... | 0 | | | | | | | | | | |
| 4.4 Net..... | 3,519,428 | 0 | 3,519,428 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5. Amounts recoverable from reinsurers Dec. 31, prior year..... | 0 | | | | | | | | | | |
| 6. Incurred benefits: | | | | | | | | | | | |
| 6.1 Direct..... | 38,486,177 | 0 | 8,816,108 | 29,670,069 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6.2 Reinsurance assumed..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6.3 Reinsurance ceded..... | 218,317 | 0 | 218,317 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6.4 Net..... | 38,267,860 | 0 | 8,597,791 | 29,670,069 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$....123,774 in Line 1.1, \$....123,774 in Line 1.4, \$....123,774 in Line 6.1 and \$....123,774 in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in Line 6.4.

(d) Includes \$.....0 premiums waived under total and permanent disability benefits.

Annual Statement for the year 2019 of the **First Catholic Slovak Ladies Association Of The U.S.A.**
EXHIBIT OF NONADMITTED ASSETS

| | 1 Current Year Total Nonadmitted Assets | 2 Prior Year Total Nonadmitted Assets | 3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1) |
|--|--|--|---|
| 1. Bonds (Schedule D)..... | | | 0 |
| 2. Stocks (Schedule D): | | | 0 |
| 2.1 Preferred stocks..... | | | 0 |
| 2.2 Common stocks..... | | | 0 |
| 3. Mortgage loans on real estate (Schedule B): | | | 0 |
| 3.1 First liens..... | | | 0 |
| 3.2 Other than first liens..... | | | 0 |
| 4. Real estate (Schedule A): | | | 0 |
| 4.1 Properties occupied by the company..... | | | 0 |
| 4.2 Properties held for the production of income..... | | | 0 |
| 4.3 Properties held for sale..... | | | 0 |
| 5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)..... | | | 0 |
| 6. Contract loans..... | | | 0 |
| 7. Derivatives (Schedule DB)..... | | | 0 |
| 8. Other invested assets (Schedule BA)..... | | | 0 |
| 9. Receivables for securities..... | | | 0 |
| 10. Securities lending reinvested collateral assets (Schedule DL)..... | | | 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 |
| 14. Investment income due and accrued..... | | | 0 |
| 15. Premiums and considerations: | | | 0 |
| 15.1 Uncollected premiums and agents' balances in the course of collection..... | | | 0 |
| 15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due..... | | | 0 |
| 15.3 Accrued retrospective premiums and contracts subject to redetermination..... | | | 0 |
| 16. Reinsurance: | | | 0 |
| 16.1 Amounts recoverable from reinsurers..... | | | 0 |
| 16.2 Funds held by or deposited with reinsured companies..... | | | 0 |
| 16.3 Other amounts receivable under reinsurance contracts..... | | | 0 |
| 17. Amounts receivable relating to uninsured plans..... | | | 0 |
| 18.1 Current federal and foreign income tax recoverable and interest thereon..... | | | 0 |
| 18.2 Net deferred tax asset..... | | | 0 |
| 19. Guaranty funds receivable or on deposit..... | | | 0 |
| 20. Electronic data processing equipment and software..... | | | 0 |
| 21. Furniture and equipment, including health care delivery assets..... | 4,575 | 5,249 | 674 |
| 22. Net adjustment in assets and liabilities due to foreign exchange rates..... | | | 0 |
| 23. Receivables from parent, subsidiaries and affiliates..... | | | 0 |
| 24. Health care and other amounts receivable..... | | | 0 |
| 25. Aggregate write-ins for other-than-invested assets..... | 374,138 | 314,159 | (59,979) |
| 26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25)..... | 378,713 | 319,408 | (59,305) |
| 27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts..... | | | 0 |
| 28. TOTALS (Lines 26 and 27)..... | 378,713 | 319,408 | (59,305) |

DETAILS OF WRITE-INS

| | | | |
|--|---------|---------|----------|
| 1101..... | | | 0 |
| 1102..... | | | 0 |
| 1103..... | | | 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. Prepaid expenses..... | 286,785 | 287,042 | 257 |
| 2502. Prepaid Pension..... | 87,353 | 27,117 | (60,236) |
| 2503..... | | | 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)..... | 374,138 | 314,159 | (59,979) |

NOTES TO FINANCIAL STATEMENTS**Note 1 – Summary of Significant Accounting Policies and Going Concern****A. Accounting Practices**

| | SSAP # | F/S Page | F/S Line # | 2019 | 2018 |
|--|--------|----------|------------|----------------|----------------|
| NET INCOME | | | | | |
| (1) Company state basis (Page 4, Line 35, Columns 1 & 2) | XXX | XXX | XXX | \$ 2,624,476 | \$ 2,115,761 |
| (2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP | | | | | |
| | | | | \$ | \$ |
| (3) State Permitted Practices that are an increase/(decrease) from NAIC SAP | | | | | |
| | | | | \$ | \$ |
| (4) NAIC SAP (1 – 2 – 3 = 4) | XXX | XXX | XXX | \$ 2,624,476 | \$ 2,115,761 |
| SURPLUS | | | | | |
| (5) Company state basis (Page 3, Line 38, Columns 1 & 2) | XXX | XXX | XXX | \$ 106,774,768 | \$ 104,382,697 |
| (6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP | | | | | |
| | | | | \$ | \$ |
| (7) State Permitted Practices that are an increase/(decrease) from NAIC SAP | | | | | |
| | | | | \$ | \$ |
| (8) NAIC SAP (5 – 6 – 7 = 8) | XXX | XXX | XXX | \$ 106,774,768 | \$ 104,382,697 |

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

The preparations of financial statements in conformity with Statutory Accounting Principles require 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 financial statements and reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

The life and annuity premiums are recognized as income when earned. Expenses incurred in connection with acquiring new insurance are charged to operations as incurred. The amount of dividends to be paid to policyholders is determined annually by the Association's Board of Directors. The aggregate amount of policyholders' dividends is related to actual interest, mortality, morbidity, and expense experience for the year and judgment as to the appropriate level of statutory surplus to be retained by the Association. In addition, the Association uses the following accounting policies:

- (1) Basis for Short-Term Investments
Short-term investments are stated at amortized cost.
- (2) Basis for Bonds and Amortization Schedule
Bonds not backed by other loans are stated at amortized cost using the interest method, except that bonds with a NAIC rating of "6" are valued at fair market
- (3) Basis for Common Stocks
Common Stocks are stated at market.
- (4) Basis for Preferred Stocks
Preferred stocks are stated at cost, except for stocks designated as "4, 5, or 6", which are stated at market.
- (5) Basis for Mortgage Loans
Mortgage loans - recorded at aggregate carrying value less accrued interest: Other Investments: Equity basis
- (6) Basis for Loan-Backed Securities and Adjustment Methodology
Loan-backed securities are stated at amortized cost or the lower of amortized cost or fair value, using the retrospective method.
- (7) Accounting Policies for Investments in Subsidiaries, Controlled and Affiliated Entities
None
- (8) Accounting Policies for Investments in Joint Ventures, Partnerships and Limited Liability Entities
None
- (9) Accounting Policies for Derivatives
None.
- (10) Anticipated Investment Income Used in Premium Deficiency Calculation
None.
- (11) Management's Policies and Methodologies for Estimating Liabilities for Losses and Loss/Claim Adjustment Expenses
Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability is continually reviewed and any adjustments are reflected in the period determined.
- (12) Changes in the Capitalization Policy and Predefined Thresholds from Prior Period
The Association has not modified its capitalization policy from the prior period. Real estate, furniture and fixtures are recorded at cost less depreciation over its estimated useful life. Electronic data processing equipment and software are recorded at cost and amortized over a three-year period.
- (13) Method Used to Estimate Pharmaceutical Rebate Receivables
Not Applicable.

D. Going Concern
Not Applicable

NOTES TO FINANCIAL STATEMENTS**Note 2 – Accounting Changes and Correction of Errors-None****Note 3 – Business Combinations and Goodwill-None****Note 4 – Discontinued Operations-None****Note 5 – Investments**

A. Mortgage Loans, including Mezzanine Real Estate Loans

(1) Maximum and Minimum Lending Rates

The maximum and minimum lending rates for mortgage loans during 2019 were by category: Multi-family commercial loans 5.75% - 6.375%

(2) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgage was 52.6%

| | | | | | | | Current Year | Prior Year |
|--|----|------|-------------|------------|---------|-----------|--------------|------------|
| | | | Residential | Commercial | | | \$ | \$ |
| | | Farm | Insured | All Other | Insured | All Other | Mezzanine | Total |
| a. Current Year | | | | | | | | |
| 1. Recorded Investment (All) | | | | | | | | |
| (a) Current | \$ | \$ | \$ 579,737 | \$ | \$ | \$ | \$ | \$ 579,737 |
| (b) 30-59 Days Past Due | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| (c) 60-89 Days Past Due | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| (d) 90-179 Days Past Due | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| (e) 180+ Days Past Due | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| 2. Accruing Interest 90-179 Days Past Due | | | | | | | | |
| (a) Recorded Investment | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| (b) Interest Accrued | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| 3. Accruing Interest 180+ Days Past Due | | | | | | | | |
| (a) Recorded Investment | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| (b) Interest Accrued | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| 4. Interest Reduced | | | | | | | | |
| (a) Recorded Investment | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| (b) Number of Loans | | % | | % | | % | | % |
| (c) Percent Reduced | | % | | % | | % | | % |
| 5. Participant or Co-Lender in a Mortgage Loan Agreement | | | | | | | | |
| (a) Recorded Investment | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| b. Prior Year | | | | | | | | |
| 1. Recorded Investment (All) | | | | | | | | |
| (a) Current | \$ | \$ | \$ 690,151 | \$ | \$ | \$ | \$ | \$ 690,151 |
| (b) 30-59 Days Past Due | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| (c) 60-89 Days Past Due | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| (d) 90-179 Days Past Due | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| (e) 180+ Days Past Due | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| 2. Accruing Interest 90-179 Days Past Due | | | | | | | | |
| (a) Recorded Investment | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| (b) Interest Accrued | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| 3. Accruing Interest 180+ Days Past Due | | | | | | | | |
| (a) Recorded Investment | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| (b) Interest Accrued | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| 4. Interest Reduced | | | | | | | | |
| (a) Recorded Investment | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| (b) Number of Loans | | % | | % | | % | | % |
| (c) Percent Reduced | | % | | % | | % | | % |

NOTES TO FINANCIAL STATEMENTS

| | Farm | Residential | | Commercial | | Mezzanine | Total |
|--|------|-------------|-----------|------------|-----------|-----------|-------|
| | | Insured | All Other | Insured | All Other | | |
| 5. Participant or Co-Lender in a Mortgage Loan Agreement | | | | | | | |
| (a) Recorded Investment | \$ | \$ | \$ | \$ | \$ | \$ | \$ |

(5) Investment in Impaired Loans With or Without Allowance for Credit Losses and Impaired Loans Subject to a Participant or Co-Lender Mortgage Loan Agreement for which the Reporting Entity is Restricted from Unilaterally Foreclosing on the Mortgage Loan:

| | Farm | Residential | | Commercial | | Mezzanine | Total |
|--|------|-------------|-----------|------------|-----------|-----------|-------|
| | | Insured | All Other | Insured | All Other | | |
| a. Current Year | | | | | | | |
| 1. With Allowance for Credit Losses | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| 2. No Allowance for Credit Losses | | | | | | | |
| 3. Total (1 + 2) | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| 4. Subject to a Participant or Co-Lender Mortgage Loan Agreement for which the Reporting Entity is Restricted from Unilaterally Foreclosing on the Mortgage Loan | | | | | | | |
| b. Prior Year | | | | | | | |
| 1. With Allowance for Credit Losses | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| 2. No Allowance for Credit Losses | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| 3. Total (1 + 2) | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| 4. Subject to a Participant or Co-Lender Mortgage Loan Agreement for which the Reporting Entity is Restricted from Unilaterally Foreclosing on the Mortgage Loan | \$ | \$ | \$ | \$ | \$ | \$ | \$ |

(6) Investment in Impaired Loans – Average Recorded Investment, Interest Income Recognized, Recorded Investment on Nonaccrual Status and Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting:

| | Farm | Residential | | Commercial | | Mezzanine | Total |
|---|------|-------------|-----------|------------|-----------|-----------|-------|
| | | Insured | All Other | Insured | All Other | | |
| a. Current Year | | | | | | | |
| 1. Average Recorded Investment | | | | | | | |
| 2. Interest Income Recognized | | | | | | | |
| 3. Recorded Investments on Nonaccrual Status | | | | | | | |
| 4. Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting | | | | | | | |
| b. Prior Year | | | | | | | |
| 1. Average Recorded Investment | | | | | | | |
| 2. Interest Income Recognized | | | | | | | |
| 3. Recorded Investments on Nonaccrual Status | | | | | | | |
| 4. Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting | | | | | | | |

(7) Allowances for Credit Losses:

| | Current Year | Prior Year |
|--|--------------|------------|
| a. Balance at beginning of period | \$ | \$ |
| b. Additions charged to operations | | |
| c. Direct write-downs charged against the allowances | | |
| d. Recoveries of amounts previously charged off | | |
| e. Balance at end of period | \$ | \$ |

(8) Mortgage Loans Derecognized as a Result of Foreclosure:

| | Current Year |
|--|--------------|
| a. Aggregate amount of mortgage loans derecognized | \$ |
| b. Real estate collateral recognized | |
| c. Other collateral recognized | |

NOTES TO FINANCIAL STATEMENTS

| | |
|---|----|
| d. Receivables recognized from a government guarantee of the foreclosed mortgage loan | \$ |
|---|----|

(9) Policy for Recognizing Interest Income on Impaired Loans-Not Applicable

B. Debt Restructuring-None

C. Reverse Mortgages-None

D. Loan-Backed Securities

(4) All impaired securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):

| | | |
|---|------------------------|------------|
| a. The aggregate amount of unrealized losses: | 1. Less than 12 Months | \$ 4,535 |
| | 2. 12 Months or Longer | \$ 3,956 |
| b. The aggregate related fair value of securities with unrealized losses: | 1. Less than 12 Months | \$ 909,343 |
| | 2. 12 Months or Longer | \$ 114,720 |

E. Dollar Repurchase Agreements and/or Securities Lending Transactions-None

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing-None

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing
Repurchase Transactions – Cash Provider – Overview of Secured Borrowing Transactions-NoneH. Repurchase Agreements Transactions Accounted for as a Sale
Repurchase Transaction – Cash Taker – Overview of Sale Transactions-NoneI. Reverse Repurchase Agreements Transactions Accounted for as a Sale
Repurchase Transaction – Cash Provider – Overview of Sale Transactions-None

J. Real Estate-None

K. Low-Income Housing Tax Credits (LIHTC)-None

L. Restricted Assets-None

M. Working Capital Finance Investments-None

N. Offsetting and Netting of Assets and Liabilities-None

O. 5GI Securities-None

P. Short Sales-None

Q. Prepayment Penalty and Acceleration Fees

| | General Account | Separate Accounts |
|---|-----------------|-------------------|
| (1) Number of CUSIPs | 9 | |
| (2) Aggregate Amount of Investment Income | \$ 1,603,266 | \$ |

Note 6 – Joint Ventures, Partnerships and Limited Liability Companies-None**Note 7 – Investment Income**A. The bases, by category of investment income, for excluding (nonadmitting) any investment income due and accrued:
Due and accrued income was excluded from surplus on the following bases: All investment income due and accrued with the amounts that are over 90 days past due.

B. The total amount excluded was \$0.00

Note 8 – Derivative Instruments-None**Note 9 – Income Taxes-Not Applicable****Note 10 – Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties-Not Applicable****Note 11 – Debt**

The Association has a line of credit for cash management purposes and may borrow up to \$20,000,000. The balance on December 31, 2019 is \$0 and December 31, 2018 was \$0.

Note 12 – Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A. Defined Benefit Plan

(1) Change in Benefit Obligation

| | Overfunded | | Underfunded | |
|--|------------|------------|-------------|------|
| | 2019 | 2018 | 2019 | 2018 |
| a. Pension Benefits | | | | |
| 1. Benefit obligation at beginning of year | \$ 652,047 | \$ 696,787 | \$ | \$ |
| 2. Service cost | 19,152 | 13,404 | | |
| 3. Interest cost | 30,557 | 32,820 | | |
| 4. Contribution by plan participants | | | | |

NOTES TO FINANCIAL STATEMENTS

| | Overfunded | | Underfunded | |
|--|------------|------------|-------------|------------|
| | 2019 | 2018 | 2019 | 2018 |
| 5. Actuarial gain (loss) | 66,761 | (6,329) | | |
| 6. Foreign currency exchange rate changes | | | | |
| 7. Benefits paid | 75,206 | 80,956 | | |
| 8. Plan amendments | 12,918 | 3,679 | | |
| 9. Business combinations, divestitures, curtailments, settlements and special termination benefits | | | | |
| 10. Benefit obligation at end of year | \$ 680,393 | \$ 652,047 | \$ | \$ |
| | Overfunded | | Underfunded | |
| b. Postretirement Benefits | 2019 | 2018 | 2019 | 2018 |
| 1. Benefit obligation at beginning of year | \$ | \$ | \$ 467,055 | \$ 430,736 |
| 2. Service cost | | | 20,665 | 18,627 |
| 3. Interest cost | | | | |
| 4. Contribution by plan participants | | | | |
| 5. Actuarial gain (loss) | | | 22,827 | 17,692 |
| 6. Foreign currency exchange rate changes | | | | |
| 7. Benefits paid | | | 4,000 | |
| 8. Plan amendments | | | | |
| 9. Business combinations, divestitures, curtailments, settlements and special termination benefits | | | | |
| 10. Benefit obligation at end of year | \$ | \$ | \$ 506,547 | \$ 467,055 |
| | Overfunded | | Underfunded | |
| c. Special or Contractual Benefits per SSAP No. 11 | 2019 | 2018 | 2019 | 2018 |
| 1. Benefit obligation at beginning of year | \$ | \$ | \$ | \$ |
| 2. Service cost | | | | |
| 3. Interest cost | | | | |
| 4. Contribution by plan participants | | | | |
| 5. Actuarial gain (loss) | | | | |
| 6. Foreign currency exchange rate changes | | | | |
| 7. Benefits paid | | | | |
| 8. Plan amendments | | | | |
| 9. Business combinations, divestitures, curtailments, settlements and special termination benefits | | | | |
| 10. Benefit obligation at end of year | \$ | \$ | \$ | \$ |

(2) Change in Plan Assets

| | Pension Benefits | | Postretirement Benefits | | Special or Contractual Benefits per SSAP No. 11 | |
|--|------------------|------------|-------------------------|------------|---|------|
| | 2019 | 2018 | 2019 | 2018 | 2019 | 2018 |
| a. Fair value of plan assets at beginning of year | \$ 679,164 | \$ 712,902 | \$ 467,055 | \$ 430,736 | \$ | \$ |
| b. Actual return on plan assets | 126,706 | (12,014) | | | | |
| c. Foreign currency exchange rate changes | | | | | | |
| d. Reporting entity contribution | 50,000 | 77,472 | 43,492 | 36,319 | | |
| e. Plan participants' contributions | | | | | | |
| f. Benefits paid | 88,124 | 99,196 | 4,000 | | | |
| g. Business combinations, divestitures and settlements | | | | | | |
| h. Fair value of plan assets at end of year | \$ 767,746 | \$ 679,164 | \$ 506,547 | \$ 467,055 | \$ | \$ |

(3) Funded Status

| | Pension Benefits | | Postretirement Benefits | |
|--------------------------------------|------------------|-----------|-------------------------|------------|
| | 2019 | 2018 | 2019 | 2018 |
| a. Components | | | | |
| 1. Prepaid benefit costs | \$ | \$ | \$ | \$ |
| 2. Overfunded plans assets | \$ 87,353 | \$ 27,117 | \$ | \$ |
| 3. Accrued benefit costs | \$ | \$ | \$ 506,547 | \$ 467,055 |
| 4. Liability for pension benefits | \$ | \$ | \$ | \$ |
| b. Assets and liabilities recognized | | | | |
| 1. Assets (nonadmitted) | \$ 87,353 | \$ 27,117 | \$ | \$ |
| 2. Liabilities recognized | \$ | \$ | \$ | \$ |
| c. Unrecognized liabilities | \$ | \$ | \$ | \$ |

(4) Components of Net Periodic Benefit Cost

| | Pension Benefits | | Postretirement Benefits | | Special or Contractual Benefits per SSAP No. 11 | |
|-----------------------------------|------------------|-----------|-------------------------|-----------|---|------|
| | 2019 | 2018 | 2019 | 2018 | 2019 | 2018 |
| a. Service cost | \$ 19,152 | \$ 13,404 | \$ 20,665 | \$ 18,627 | \$ | \$ |
| b. Interest cost | 30,557 | 32,820 | 22,353 | 19,788 | | |
| c. Expected return on plan assets | (39,796) | (41,850) | (22,353) | (19,788) | | |

NOTES TO FINANCIAL STATEMENTS

| | Pension Benefits | | Postretirement Benefits | | Special or Contractual Benefits per SSAP No. 11 | |
|--|------------------|-----------|-------------------------|-----------|---|------|
| | 2019 | 2018 | 2019 | 2018 | 2019 | 2018 |
| d. Transition asset or obligation | | | | | | |
| e. Gains and losses | 16,733 | 13,011 | 25,203 | 27,549 | | |
| f. Prior service cost or credit | | | | | | |
| g. Gain or loss recognized due to a settlement curtailment | | | | | | |
| h. Total net periodic benefit cost | \$ 26,646 | \$ 17,385 | \$ 45,868 | \$ 46,176 | \$ | \$ |

(5) Amounts in Unassigned Funds (Surplus) Recognized as Components of Net Periodic Benefit Cost

| | Pension Benefits | | Postretirement Benefits | |
|--|------------------|------|-------------------------|------|
| | 2019 | 2018 | 2019 | 2018 |
| a. Items not yet recognized as a component of net periodic cost – prior year | \$ | \$ | \$ | \$ |
| b. Net transition asset or obligation recognized | | | | |
| c. Net prior service cost or credit arising during the period | | | | |
| d. Net prior service cost or credit recognized | | | | |
| e. Net gain and loss arising during the period | | | | |
| f. Net gain and loss recognized | | | | |
| g. Items not yet recognized as a component of net periodic cost – current period | \$ | \$ | \$ | \$ |

(6) Amounts in Unassigned Funds (Surplus) That Have Not Yet Been Recognized as Components of Net Periodic Benefit Cost

| | Pension Benefits | | Postretirement Benefits | |
|---------------------------------------|------------------|------|-------------------------|------|
| | 2019 | 2018 | 2019 | 2018 |
| a. Net transition asset or obligation | \$ | \$ | \$ | \$ |
| b. Net prior service cost or credit | \$ | \$ | \$ | \$ |
| c. Net recognized gains and losses | \$ | \$ | \$ | \$ |

(7) Weighted-Average Assumptions Used to Determine Net Periodic Benefit Cost as of December 31

| FCSLA-Defined Post Retirement Plan | 2019 | 2018 |
|---|------|------|
| a. Weighted-average discount rate | 5.0% | 5.0% |
| b. Expected long-term rate of return on plan assets | 5.0% | 5.0% |
| c. Rate of compensation increase | % | % |
| d. Interest crediting rates (for cash balance plans and other plans with promised interest crediting rates) | % | % |
| Weighted-average assumptions used to determine projected benefit obligations as of December 31 | | |
| e. Weighted-average discount rate | 5.0% | 5.0% |
| f. Rate of compensation increase | % | % |
| g. Interest crediting rates (for cash balance plans and other plans with promised interest crediting rates) | % | % |

| FCSLA/PWAA-Defined Post Retirement Plan | 2019 | 2018 |
|---|------|------|
| a. Weighted-average discount rate | 5.0% | 5.0% |
| b. Expected long-term rate of return on plan assets | 6.0% | 6.0% |
| c. Rate of compensation increase | % | % |
| d. Interest crediting rates (for cash balance plans and other plans with promised interest crediting rates) | % | % |
| Weighted-average assumptions used to determine projected benefit obligations as of December 31 | | |
| e. Weighted-average discount rate | 6.0% | 6.0% |
| f. Rate of compensation increase | % | % |
| g. Interest crediting rates (for cash balance plans and other plans with promised interest crediting rates) | % | % |

(8) Accumulated Benefit Obligation for Defined Benefit Pension Plans

The accumulated benefit obligation pension plan which was acquired from the merger with Polish Woman's Alliance of America in 2017 was \$680,393 for the current year and \$652,047 for the prior year.

(9) For Postretirement Benefits Other Than Pensions, the Assumed Health Care Cost Trend Rate(s)-Not Applicable

(10) The following estimated future payments, which reflect expected future service, as appropriate, are expected to be paid in the year indicated:

| Year(s) | FCSLA-Retirement Benefit | Amount |
|----------------------|--------------------------|--------|
| a. 2020 | \$ 20,600 | |
| b. 2021 | \$ 23,100 | |
| c. 2022 | \$ 23,600 | |
| d. 2023 | \$ 24,100 | |
| e. 2024 | \$ 26,600 | |
| f. 2025 through 2030 | \$ 145,000 | |

| Year(s) | PWAA-Pension Benefit | Amount |
|---------|----------------------|--------|
| a. 2020 | \$ 77,191 | |
| b. 2021 | \$ 71,832 | |

NOTES TO FINANCIAL STATEMENTS

| Year(s) | PWAA-Pension Benefit | Amount |
|----------------------|----------------------|--------|
| c. 2022 | \$ 68,084 | |
| d. 2023 | \$ 63,949 | |
| e. 2024 | \$ 60,226 | |
| f. 2025 through 2030 | \$ 297,233 | |

(11) Estimate of Contributions Expected to be Paid to the Plan-\$50,000

(12) Amounts and Types of Securities Included in Plan Assets
Mutual Funds, ETF's, Close-end Funds, Bonds, Cash, Equities and Options

(13) Alternative Method Used to Amortize Prior Service Amounts or Net Gains and Losses
Not Applicable

(14) Substantive Comment Used to Account for Benefit Obligation
Not Applicable

(15) Cost of Providing Special or Contractual Termination Benefits Recognized
Not Applicable

(16) Reasons for Significant Gains/Losses Related to Changes in Defined Benefit Obligation and any Other Significant Change in the Benefit Obligations or Plan Assets Not Otherwise Apparent
None

(17) Accumulated Postretirement and Pension Benefit Obligation and Fair Value of Plan Assets for Defined Postretirement and Pension Benefit Plans
The accumulated benefit for the combined Postretirement benefit and Pension Benefit obligation is \$1,186,940 for the current year and \$1,119,102 for the prior year. The accumulated Postretirement plan liability of \$506,547 for current year and \$467,055 for the prior year is recognized in the Statement of Liabilities. The accumulated benefit obligation pension plan which was acquired from the merger with Polish Woman's Alliance of America in 2017 was \$680,393 for the current year and \$652,047 for the prior year. Plan Assets on the Pension Plan for the current year is \$767,746. The Pension plan is overfunded by \$87,353 for 2019, which the association has recognized as a non-admitted asset.

(18) Full Transition Surplus Impact of SSAP 102

B. Investment Policies and Strategies
The principal goal is to provide both long-term security and long-term stability while providing the funds necessary to meet the current anticipated benefits.

C. Fair Value of Plan Assets

(1) Fair Value Measurements of Plan Assets at Reporting Date

| Description for each class of plan assets | (Level 1) | (Level 2) | (Level 3) | Total |
|---|------------|-----------|-----------|------------|
| Mutual Funds, ETF's & Closed End Funds | \$ 117,619 | \$ | \$ | \$ 117,619 |
| Bonds & Other Fixed Income | \$ 20,652 | \$ | \$ | \$ 20,652 |
| Cash & Money Markets | \$ 84,913 | \$ | \$ | \$ 84,913 |
| Equities and Options | \$ 544,562 | \$ | \$ | \$ 544,562 |
| Total Plan Assets | \$ 767,746 | \$ | \$ | \$ 767,746 |

(2) Valuation Technique(s) and Inputs Used to Measure Fair Value
Based on 3rd Party Broker Financials and Market Pricing.

D. Basis Used to Determine Expected Long-Term Rate-of-Return

E. Defined Contribution Plans

The association sponsors a defined-contribution plan for employees who are eligible to participate. Eligibility is based on the employee completing one year of service. Employee contributions to the plan are limited to maximum amount allowed by the Internal Revenue Service (under 50 \$19,000 in 2019 and \$25,000 in 2019 for age 50 and above). The employee contributions are always 100% vested. The Association matching contribution for the plan was \$153,597 and \$114,779 for 2019 and 2018, respectively..

F. Multiemployer Plans
None

G. Consolidated/Holding Company Plans
None

H. Postemployment Benefits and Compensated Absences
None

I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)

(1) Recognition of the Existence of the Act
Not Applicable

(2) Effects of the Subsidy in Measuring the Net Postretirement Benefit Cost
Not Applicable

(3) Disclosure of Gross Benefit Payments
Not Applicable

Note 13 – Capital and Surplus, Shareholder's Dividend Restrictions and Quasi-Reorganizations-None

Note 14 – Liabilities, Contingencies and Assessments-None

NOTES TO FINANCIAL STATEMENTS**Note 15 – Leases**

A. Lessee Operating Lease

(1) Lessee's Leasing Arrangements

- a. Rental Expense
The association leases misc. office equipment (Copiers and a Postage machine)
- b. Basis on Which Contingent Rental Payments are Determined
- c. Existence and Terms of Renewal or Purchase Options and Escalation Clauses
- d. Restrictions Imposed by Lease Agreements
- e. Identification of Lease Agreements that have been Terminated Early

(2) Leases with Initial or Remaining Noncancelable Lease Terms in Excess of One Year

- a. At December 31, 2019 the minimum aggregate rental commitments are as follows:

| Year Ending December 31 | Operating Leases |
|-------------------------|------------------|
| 1. 2020 | \$ 38,329 |
| 2. 2021 | \$ 38,329 |
| 3. 2022 | \$ 38,329 |
| 4. 2023 | \$ 14,124 |
| 5. 2024 | \$ |
| 6. Total | \$ 129,111 |

- b. Total of Minimum Rentals to be Received in the Future under Noncancelable Subleases

(3) For Sale-Leaseback Transactions

- a. Terms of the Sale-Leaseback Transactions
- b. Obligation of Future Minimum Lease Payments and Total of Minimum Sublease Rentals

B. Lessor Leases

(1) Operating Leases:

- a. Lessor's Leasing Arrangements
- b. Cost and Carrying Amount of Property on Lease or Held for Leasing
- c. Future minimum lease payment receivables under noncancelable leasing arrangements as of December 31 are as follows:

| Year Ending December 31 | Operating Leases |
|-------------------------|------------------|
| 1. 2020 | \$ |
| 2. 2021 | \$ |
| 3. 2022 | \$ |
| 4. 2023 | \$ |
| 5. 2024 | \$ |
| 6. Total | \$ |

- d. Total Contingent Rentals

(2) Leveraged Leases:

- a. Terms Including Pretax Income from Leveraged Leases
- b. Pretax Income, Tax Effect and Investment Tax Credit

| | 2019 | 2018 |
|---|------|------|
| 1. Income from leveraged leases before income tax including investment tax credit | \$ | \$ |
| 2. Less current income tax | \$ | \$ |
| 3. Net income from leveraged leases | \$ | \$ |

- c. The components of the investment in leveraged leases at December 31, 2019 and 2018 were as shown below:

| | 2019 | 2018 |
|---|------|------|
| 1. Lease contracts receivable (net of principal and interest on non-recourse financing) | | |
| 2. Estimated residual value of leased assets | | |
| 3. Unearned and deferred income | | |
| 4. Investment in leveraged leases | | |
| 5. Deferred income taxes related to leveraged leases | | |
| 6. Net investment in leveraged leases | | |

NOTES TO FINANCIAL STATEMENTS**Note 16 – Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk-None****Note 17 – Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities-None****Note 18 – Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans-None****Note 19 – Direct Premium Written/Produced by Managing General Agents/Third Party Administrators-None****Note 20 – Fair Value Measurements**

A. Fair Value Measurements

(1) Fair Value Measurements at Reporting Date

| Description for Each Type of Asset or Liability | (Level 1) | (Level 2) | (Level 3) | Net Asset Value (NAV) | Total |
|---|--------------|-----------|-----------|-----------------------|--------------|
| Assets at Fair Value | | | | | |
| Common Stock-Industrial & Misc. | \$ 7,708,775 | \$ | \$ | \$ | \$ 7,708,775 |
| Total | \$ 7,708,775 | \$ | \$ | \$ | \$ 7,708,775 |
| Liabilities at Fair Value | | | | | |
| | \$ | \$ | \$ | \$ | \$ |
| Total | \$ | \$ | \$ | \$ | \$ |

(2) Fair Value Measurements in (Level 3) of the Fair Value Hierarchy

| Description | Beginning Balance at 1/1/2019 | Transfers Into Level 3 | Transfers Out of Level 3 | Total Gains and (Losses) Included in Net Income | Total Gains and (Losses) Included in Surplus | Purchases | Issuances | Sales | Settlem-ents | Ending Balance at 12/31/2019 |
|----------------|-------------------------------|------------------------|--------------------------|---|--|-----------|-----------|-------|--------------|------------------------------|
| a. Assets | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| Total | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| b. Liabilities | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| Total | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |

Not Applicable

(3) Policies when Transfers Between Levels are Recognized

(4) Description of Valuation Techniques and Inputs Used in Fair Value Measurement
Fair market values are provided by NAIC

(5) Fair Value Disclosures

None

B. Fair Value Reporting under SSAP 100 and Other Accounting Pronouncements

Not Applicable

C. Fair Value Level

| Type of Financial Instrument | Aggregate Fair Value | Admitted Assets | (Level 1) | (Level 2) | (Level 3) | Net Asset Value (NAV) | Not Practicable (Carrying Value) |
|-------------------------------|------------------------|------------------------|----------------------|-----------------------|-----------|-----------------------|----------------------------------|
| Bonds | \$1,045,387,951 | \$ 957,087,304 | \$ | \$ 957,087,304 | \$ | \$ | \$ |
| Preferred Stock | \$ 1,966,258 | \$ 1,883,203 | \$ | \$ 1,883,203 | \$ | \$ | \$ |
| Common Stock | \$ 7,708,775 | \$ 7,708,775 | \$ 7,708,775 | \$ | \$ | \$ | \$ |
| Mortgage Loans | \$ 579,737 | \$ | \$ | \$ | \$ | \$ | \$ 579,737 |
| Cash & Short-Term Investments | \$ 26,918,118 | \$ 26,918,118 | \$ 26,918,118 | \$ | \$ | \$ | \$ |
| Other Invested Assets | \$ 16,361,760 | \$ 13,929,227 | \$ | \$ 13,929,227 | \$ | \$ | \$ |
| TOTAL | \$1,098,922,599 | \$1,007,526,627 | \$ 34,626,893 | \$ 972,899,734 | \$ | \$ | \$ 577,351 |

D. Not Practicable to Estimate Fair Value

None

| Type of Class or Financial Instrument | Carrying Value | Effective Interest Rate | Maturity Date | Explanation |
|---------------------------------------|----------------|-------------------------|---------------|-------------|
| | \$ | | | |

E. NAV Practical Expedient Investments

Note 21 – Other Items-None**Note 22 – Events Subsequent**

NONE

Subsequent events have been considered through for these statutory financial statements which are to be issued on .

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 [] No [X]

| | | |
|--|------|------|
| | 2019 | 2018 |
|--|------|------|

NOTES TO FINANCIAL STATEMENTS

| | | | |
|----|---|----|------------------|
| B. | ACA fee assessment payable for the upcoming year | \$ | \$ |
| C | ACA fee assessment paid | | |
| D. | Premium written subject to ACA 9010 assessment | | |
| E. | Total adjusted capital before surplus adjustment (Five-Year Historical Line 30) | \$ | 117,349,122 |
| F. | Total adjusted capital after surplus adjustment (Five-Year Historical Line 30 minus 22B above) | \$ | 117,349,122 |
| G. | Authorized control level (Five-Year Historical Line 31) | \$ | 9,698,767 |
| H. | Would reporting the ACA assessment as of December 31, 2019 have triggered an RBC action level (YES/NO)? | | Yes [] No [X] |

Note 23 – Reinsurance

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

(1) Are any of the reinsurers listed in 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. \$
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? \$

(2) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date 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. \$263,243

(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? \$

Note 24 – Retrospectively Rated Contracts and Contracts Subject to Redetermination-Not Applicable**Note 25 – Change in Incurred Losses and Loss Adjustment Expenses-Not Applicable****Note 26 – Intercompany Pooling Arrangements-Not Applicable****Note 27 – Structured Settlements-Not Applicable****Note 28 – Health Care Receivables-Not Applicable****Note 29 – Participating Policies**

Approximately 95% of life business is participating.

Dividends are accounted for as shown in Exhibit 4.

The association paid dividends in the amount of \$1,371,882.

The association did not allocate any additional income to participating policies.

Note 30 – Premium Deficiency Reserves

1. Liability carried for premium deficiency reserve: \$0

2. Date of most recent evaluation of this liability:

3. Was anticipated investment income utilized in the calculation? Yes [] No []

Note 31 – Reserves for Life Contracts and Annuity Contracts

(1) Reserve Practices

The Association waives deduction of deferred fractional premiums upon death of insured and returns any portion of final premium beyond the date of death. A reserve for this is provided in Exhibit 5. Surrender values are not promised in excess of the legally computed reserves.

NOTES TO FINANCIAL STATEMENTS

(2) Valuation of Substandard Policies

Extra premiums are charged for substandard policies issued.

(3) Amount of Insurance Where Gross Premiums are Less than the Net Premiums

Not Applicable

(4) Method Used to Determine Tabular Interest, Reserves Released, and Cost

The tabular Interest (page 7, line 4) has been determined from the basic data for the calculation of policy reserves. The Tabular Actual Reserve Released (page7, line 5) has been determined from the basic data for the calculation of policy reserves and the actual reserves released. The Tabular Cost (page7, line9) has been determined by formula as described in the instructions for page.

(5) Method of Determination of Tabular Interest on Funds not Involving Life Contingencies

Tabular Interest on accumulated dividends is equal to full year's interest on the beginning balance. Tabular interest on supplementary contracts without life contingencies is equal to a full years interest on the principal left on deposit. In both cases, Tabular interest as calculated as stated previously is adjusted in case of withdrawal of deposit during the year.

(6) Details for Other Changes

| Item | Total | Industrial Life | ORDINARY | | | Credit Life Group and Individual | GROUP | |
|-------|-------|-----------------|----------------|----------------------|-------------------------|----------------------------------|----------------|-----------|
| | | | Life Insurance | Individual Annuities | Supplementary Contracts | | Life Insurance | Annuities |
| Total | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| | | | | | | | | |

Note 32 – Analysis of Annuity Actuarial Reserves and Deposit Type Liabilities by Withdrawal Characteristics

| A. INDIVIDUAL ANNUITIES: | General Accounts | Separate Account with Guarantees | Separate Account Nonguaranteed | Total | % of Total |
|--|------------------|----------------------------------|--------------------------------|----------------|------------|
| 1. Subject to Discretionary Withdrawal: | | | | | |
| (a) With market value adjustment | \$ | \$ | \$ | \$ | % |
| (b) At book value less current surrender charge of 5% or more | | 102,090,918 | | 102,090,918 | 17.8% |
| (c) At fair value | | | | | % |
| (d) Total with market value adjustment or at fair value (total of a through c) | \$ 102,090,918 | \$ | \$ | \$ 102,090,918 | 17.8% |
| (e) At book value without adjustment (minimal or no charge or adjustment) | 466,788,657 | | | 466,788,657 | 81.2% |
| 2. Not subject to discretionary withdrawal | 6,023,425 | | | 6,023,425 | 1.0% |
| 3. Total (gross: direct + assumed) | 574,903,000 | | | 574,903,000 | 100.0% |
| 4. Reinsurance ceded | | | | | |
| 5. Total (net)* (3) - (4) | \$ 574,903,000 | \$ | \$ | \$ 574,903,000 | |
| 6. Amount included in A(1)b above that will move to A(1)e in the year after the statement date | \$ 22,321,868 | \$ | \$ | \$ 22,321,868 | |

| B. GROUP ANNUITIES: | General Accounts | Separate Account with Guarantees | Separate Account Nonguaranteed | Total | % of Total |
|--|------------------|----------------------------------|--------------------------------|-------|------------|
| 1. Subject to Discretionary Withdrawal: | | | | | |
| (a) With market value adjustment | \$ | \$ | \$ | \$ | % |
| (b) At book value less current surrender charge of 5% or more | | | | | % |
| (c) At fair value | | | | | % |
| (d) Total with market value adjustment or at fair value (total of a through c) | \$ | \$ | \$ | \$ | % |
| (e) At book value without adjustment (minimal or no charge or adjustment) | | | | | % |
| 2. Not subject to discretionary withdrawal | | | | | % |
| 3. Total (gross: direct + assumed) | | | | | % |
| 4. Reinsurance ceded | | | | | |
| 5. Total (net) (3) - (4) | \$ | \$ | \$ | \$ | |
| 6. Amount included in B(1)b above that will move to B(1)e in the year | \$ | \$ | \$ | \$ | |

NOTES TO FINANCIAL STATEMENTS

| B. GROUP ANNUITIES: after the statement date | General Accounts | Separate Account with Guarantees | Separate Account Nonguaranteed | Total | % of Total |
|---|---------------------|--|--------------------------------------|-------|------------|
|---|---------------------|--|--------------------------------------|-------|------------|

| C. DEPOSIT-TYPE CONTRACTS (no life contingencies) | General Accounts | Separate Account with Guarantees | Separate Account Nonguaranteed | Total | % of Total |
|--|---------------------|--|--------------------------------------|---------------|------------|
| 1. Subject to Discretionary Withdrawal: | | | | | |
| (a) With market value adjustment | \$ | \$ | \$ | \$ | % |
| (b) At book value less current surrender charge of 5% or more | | | | | % |
| (c) At fair value | | | | | % |
| (d) Total with market value adjustment or at fair value (total of a through c) | \$ | \$ | \$ | \$ | % |
| (e) At book value without adjustment (minimal or no charge or adjustment) | 5,231,220 | | | 5,231,220 | 17.8% |
| 2. Not subject to discretionary withdrawal | 24,185,035 | | | 24,185,035 | 82.2% |
| 3. Total (gross: direct + assumed) | 29,416,255 | | | 29,416,255 | 100.0% |
| 4. Reinsurance ceded | | | | | |
| 5. Total (net) (3) - (4) | \$ 29,416,255 | \$ | \$ | \$ 29,416,255 | |
| 6. Amount included in C(1)b above that will move to C(1)e in the year after the statement date | \$ | \$ | \$ | \$ | |

D. Life and Accident & Health Annual Statement:

| | |
|---|----------------|
| (1) Exhibit 5, Annuities section, Total (net) | \$ 574,903,000 |
| (2) Exhibit 5, Supplementary contracts with life contingencies section, Total (net) | |
| (3) Exhibit 7, Deposit-type contracts, Line 14, Column 1 | 29,416,255 |
| (4) Subtotal | \$ 604,319,255 |
| Separate Accounts Statement: | |
| (5) Exhibit 3, Line 0299999, Column 2 | \$ |
| (6) Exhibit 3, Line 0399999, Column 2 | |
| (7) Policyholder dividend and coupon accumulations | |
| (8) Policyholder premiums | |
| (9) Guaranteed interest contracts | |
| (10) Other contract deposit funds | |
| (11) Subtotal | \$ |
| (12) Combined Total | \$ 604,319,255 |

Note 33 – Analysis of Life Actuarial Reserves by Withdrawal Characteristics

None of the Association Insurance Policies have a surrender charge

A. Subject to discretionary withdrawal, surrender values, or policy loans:

| | General Account | | | Separate Account- | | | Guaranteed and | Nonguaranteed |
|--|-----------------|-------------|--------------|-------------------|------------|---------|----------------|---------------|
| | Account Value | Cash Value | Reserve | Account Value | Cash Value | Reserve | | |
| (1) Term Policies with Cash Value | \$ 409,528 | \$ 409,528 | \$ 1,637,600 | \$ | \$ | \$ | | |
| (2) Universal Life | | | | | | | | |
| (3) Universal Life with Secondary Guarantees | | | | | | | | |
| (4) Indexed Universal Life | | | | | | | | |
| (5) Indexed Universal Life with Secondary Guarantees | | | | | | | | |
| (6) Indexed Life | | | | | | | | |
| (7) Other Permanent Cash Value Life Insurance | 254,550,842 | 254,550,842 | 298,467,561 | | | | | |
| (8) Variable Life | | | | | | | | |
| (9) Variable Universal Life | | | | | | | | |
| (10) Miscellaneous Reserves | | | | | | | | |

B. Not subject to discretionary withdrawal or no cash values:

| | | | | | | |
|--------------------------------------|-----|-----|--------------|-----|-----|----|
| (1) Term Policies without Cash Value | XXX | XXX | \$ 1,318,182 | XXX | XXX | \$ |
| (2) Accidental Death Benefits | XXX | XXX | 18,000 | XXX | XXX | |
| (3) Disability – Active Lives | XXX | XXX | | XXX | XXX | |
| (4) Disability – Disabled Lives | XXX | XXX | | XXX | XXX | |
| (5) Miscellaneous Reserves | XXX | XXX | 5,000 | XXX | XXX | |

| | | | | | | |
|------------------------------------|----------------|----------------|----------------|----|----|----|
| C. Total (gross: direct + assumed) | \$ 254,960,370 | \$ 254,960,370 | \$ 301,446,343 | \$ | \$ | \$ |
|------------------------------------|----------------|----------------|----------------|----|----|----|

NOTES TO FINANCIAL STATEMENTS

| | | | | | | | |
|----|---------------------|----------------|----------------|----------------|----|----|----|
| D. | Reinsurance Ceded | | | 263,343 | | | |
| E. | Total (net) (c) (D) | \$ 254,960,370 | \$ 254,960,370 | \$ 301,183,000 | \$ | \$ | \$ |

F. Amount

| | |
|--|--|
| Life & Accident & Health Annual Statement: | |
| (1) | Exhibit 5, Life Insurance Section, Total (net) \$ 301,160,000 |
| (2) | Exhibit 5, Accidental Death Benefits Section, Total (net) 18,000 |
| (3) | Exhibit 5, Disability – Active Lives Section, Total (net) |
| (4) | Exhibit 5, Disability – Disabled Lives Section, Total (net) |
| (5) | Exhibit 5, Miscellaneous Reserves Section, Total (net) 5,000 |
| (6) | Subtotal \$ 301,183,000 |
| Separate Accounts Annual Statement | |
| (7) | Exhibit 3, Line 0199999, Column 2 \$ |
| (8) | Exhibit 3, Line 0499999, Column 2 |
| (9) | Exhibit 3, Line 0599999, Column 2 |
| (10) | Subtotal (Lines (7) through (9)) \$ |
| (11) | Combined Total ((6) and (10)) \$ 301,183,000 |

Note 34 – Premium and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of end of December 31, 2019 were:

| | Gross | Net of Loading |
|---------------------------|-----------|----------------|
| (1) Industrial | \$ | \$ |
| (2) Ordinary new business | | |
| (3) Ordinary renewal | 11,694 | 11,694 |
| (4) Credit life | | |
| (5) Group life | | |
| (6) Group annuity | | |
| (7) Totals | \$ 11,694 | \$ 11,694 |

Note 35 – Separate Accounts-None**Note 36 – Loss/Claim Adjustment Expenses**

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 [X]
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 [X]

1.3 State regulating?

1.4 Is the reporting entity publicly traded or a member of publicly traded group? Yes [] No [X]

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.

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 [X] No []
10/04/2019

2.2 If yes, date of change: 12/31/2018

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2013

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. 12/31/2013

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). 04/07/2015

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 [X]

3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] 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 [X]
4.12 renewals? Yes [] No [X]

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 [X]
4.22 renewals? Yes [] No [X]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
If the answer is YES, complete and file the merger history data file with the NAIC.

5.2 If yes, provide the name of 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 | 2 NAIC Company Code | 3 State of Domicile |
|----------------|------------------------------|---------------------------|
| Name of Entity | | |

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 [X]

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 [X]

7.2 If yes,

7.21 State the percentage of foreign control %

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 |
|------------------|---------------------|
| | |

8.1 Is the company a subsidiary of a bank holding company regulated with the Federal Reserve Board? Yes [] No [X]

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 [X]

8.4 If the response to 8.3 is yes, please provide below 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 Affiliate Name | 2 Location (City, State) | 3 FRB | 4 OCC | 5 FDIC | 6 SEC |
|---------------------|-----------------------------|----------|----------|-----------|----------|
| | | | | | |

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
H2R CPA 875 Greentree Road, Seven Parkway Center, Suite 1000, Pittsburgh, PA 15220

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 [X]

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 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 [X]

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

GENERAL INTERROGATORIES**PART 1 - COMMON INTERROGATORIES**

| 10.5 | Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? | Yes [<input checked="" type="checkbox"/>] | No [<input type="checkbox"/>] | N/A [<input type="checkbox"/>] | | | | | | | | |
|---|---|--|--|----------------------------------|---|--------------------------------------|---|-------------|---|------|-------------|------|
| 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? | <u>Allen Bailey & Associates, Inc. 8310-1 Capital of TX Hwy-N Suite 370 Austin TX 78731</u> | | | | | | | | | | |
| 12.1 | Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? | Yes [<input type="checkbox"/>] | No [<input checked="" type="checkbox"/>] | | | | | | | | | |
| | 12.11 Name of real estate holding company | | | | | | | | | | | |
| | 12.12 Number of parcels involved | <hr/> 0 | | | | | | | | | | |
| | 12.13 Total book/adjusted carrying value | \$ 0 | | | | | | | | | | |
| 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 [<input type="checkbox"/>] | No [<input type="checkbox"/>] | | | | | | | | | |
| 13.3 | Have there been any changes made to any of the trust indentures during the year? | Yes [<input type="checkbox"/>] | No [<input type="checkbox"/>] | | | | | | | | | |
| 13.4 | If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? | Yes [<input type="checkbox"/>] | No [<input type="checkbox"/>] | N/A [<input type="checkbox"/>] | | | | | | | | |
| 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 [<input checked="" type="checkbox"/>] | No [<input type="checkbox"/>] | | | | | | | | | |
| | (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 [<input type="checkbox"/>] | No [<input checked="" type="checkbox"/>] | | | | | | | | | |
| 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 [<input type="checkbox"/>] | No [<input checked="" type="checkbox"/>] | | | | | | | | | |
| 14.31 | If the response to 14.3 is yes, provide the nature of any waiver(s). | | | | | | | | | | | |
| 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 [<input type="checkbox"/>] | No [<input checked="" type="checkbox"/>] | | | | | | | | | |
| 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. | <table border="1"> <thead> <tr> <th>1 American Bankers Association (ABA) Routing Number</th> <th>2 Issuing or Confirming Bank Name</th> <th>3 Circumstances That Can Trigger the Letter of Credit</th> <th>4 Amount</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td>\$ 0</td> </tr> </tbody> </table> | | | 1 American Bankers Association (ABA) Routing Number | 2 Issuing or Confirming Bank Name | 3 Circumstances That Can Trigger the Letter of Credit | 4 Amount | | | | \$ 0 |
| 1 American Bankers Association (ABA) Routing Number | 2 Issuing or Confirming Bank Name | 3 Circumstances That Can Trigger the Letter of Credit | 4 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 subordinator committee thereof? | Yes [<input checked="" type="checkbox"/>] | No [<input type="checkbox"/>] | | | | | | | | | |
| 17. | Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof? | Yes [<input checked="" type="checkbox"/>] | No [<input type="checkbox"/>] | | | | | | | | | |
| 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 [<input checked="" type="checkbox"/>] | No [<input type="checkbox"/>] | | | | | | | | | |
| FINANCIAL | | | | | | | | | | | | |
| 19. | Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? | Yes [<input type="checkbox"/>] | No [<input checked="" type="checkbox"/>] | | | | | | | | | |
| 20.1 | Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans): | <table border="0"> <tr> <td>20.11 To directors or other officers</td> <td>\$ 0</td> </tr> <tr> <td>20.12 To stockholders not officers</td> <td>\$ 0</td> </tr> <tr> <td>20.13 Trustees, supreme or grand (Fraternal only)</td> <td>\$ 0</td> </tr> </table> | | | 20.11 To directors or other officers | \$ 0 | 20.12 To stockholders not officers | \$ 0 | 20.13 Trustees, supreme or grand (Fraternal only) | \$ 0 | | |
| 20.11 To directors or other officers | \$ 0 | | | | | | | | | | | |
| 20.12 To stockholders not officers | \$ 0 | | | | | | | | | | | |
| 20.13 Trustees, supreme or grand (Fraternal only) | \$ 0 | | | | | | | | | | | |
| 20.2 | Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans): | <table border="0"> <tr> <td>20.21 To directors or other officers</td> <td>\$ 0</td> </tr> <tr> <td>20.22 To stockholders not officers</td> <td>\$ 0</td> </tr> <tr> <td>20.23 Trustees, supreme or grand (Fraternal only)</td> <td>\$ 0</td> </tr> </table> | | | 20.21 To directors or other officers | \$ 0 | 20.22 To stockholders not officers | \$ 0 | 20.23 Trustees, supreme or grand (Fraternal only) | \$ 0 | | |
| 20.21 To directors or other officers | \$ 0 | | | | | | | | | | | |
| 20.22 To stockholders not officers | \$ 0 | | | | | | | | | | | |
| 20.23 Trustees, supreme or grand (Fraternal only) | \$ 0 | | | | | | | | | | | |
| 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 [<input type="checkbox"/>] | No [<input checked="" type="checkbox"/>] | | | | | | | | | |
| 21.2 | If yes, state the amount thereof at December 31 of the current year: | <table border="0"> <tr> <td>21.21 Rented from others</td> <td>\$ 0</td> </tr> <tr> <td>21.22 Borrowed from others</td> <td>\$ 0</td> </tr> <tr> <td>21.23 Leased from others</td> <td>\$ 0</td> </tr> <tr> <td>21.24 Other</td> <td>\$ 0</td> </tr> </table> | | | 21.21 Rented from others | \$ 0 | 21.22 Borrowed from others | \$ 0 | 21.23 Leased from others | \$ 0 | 21.24 Other | \$ 0 |
| 21.21 Rented from others | \$ 0 | | | | | | | | | | | |
| 21.22 Borrowed from others | \$ 0 | | | | | | | | | | | |
| 21.23 Leased from others | \$ 0 | | | | | | | | | | | |
| 21.24 Other | \$ 0 | | | | | | | | | | | |
| 22.1 | Does this statement include payments for assessments as described in the <i>Annual Statement Instructions</i> other than guaranty fund or guaranty association assessments? | Yes [<input type="checkbox"/>] | No [<input checked="" type="checkbox"/>] | | | | | | | | | |
| 22.2 | If answer is yes: | <table border="0"> <tr> <td>22.21 Amount paid as losses or risk adjustment</td> <td>\$ 0</td> </tr> <tr> <td>22.22 Amount paid as expenses</td> <td>\$ 0</td> </tr> <tr> <td>22.23 Other amounts paid</td> <td>\$ 0</td> </tr> </table> | | | 22.21 Amount paid as losses or risk adjustment | \$ 0 | 22.22 Amount paid as expenses | \$ 0 | 22.23 Other amounts paid | \$ 0 | | |
| 22.21 Amount paid as losses or risk adjustment | \$ 0 | | | | | | | | | | | |
| 22.22 Amount paid as expenses | \$ 0 | | | | | | | | | | | |
| 22.23 Other amounts paid | \$ 0 | | | | | | | | | | | |
| 23.1 | Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? | Yes [<input type="checkbox"/>] | No [<input checked="" type="checkbox"/>] | | | | | | | | | |

GENERAL INTERROGATORIES**PART 1 - COMMON INTERROGATORIES**

| 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 [] No [X]

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

| 1 Old Custodian | 2 New Custodian | 3 Date of Change | 4 Reason |
|--------------------|--------------------|---------------------|-------------|
| | | | |

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 |
|---|------------------|
| INTERNALLY BY INVESTMENT COMMITTEE (STEPHEN HUDA, NAT'L TREASURER) | 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 |
|---|---------------------------------|------------------------------------|----------------------|--|
| | | | | |

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 [X] No []

29.2 If yes, complete the following schedule:

| 1 CUSIP | 2 Name of Mutual Fund | 3 Book/Adjusted Carrying Value |
|---------------|--------------------------|-----------------------------------|
| 01859M 30 9 | AB HIGH INCOME C | \$ 50,114 |
| 27829C 10 5 | EATON VANCE TX-MG GL B-W | \$ 78,294 |
| 27829F 10 6 | EATON VANCE TXMGDGLDVEIN | \$ 14,487 |
| 453320 10 3 | AMERICAN FUNDS INC A | \$ 81,729 |
| 56062F 47 5 | MAINSTAY : MK EM DB A | \$ 62,736 |
| 72369G 10 8 | PIONEER GL HI YLD A | \$ 65,246 |
| 880208 10 3 | TEMPLETON GL BOND A | \$ 42,116 |
| 29.2999 TOTAL | | \$ 394,721 |

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 |
|--|--|--|------------------------|
| AB HIGH INCOME C | Cdx-Nahaya33v2-5y Cdss 520602 5% 20/12/2024 | \$ 6,439 | 12/31/2019 |
| EATON VANCE TX-MG GL B-W | Apple Inc. | \$ 3,680 | 11/30/2019 |
| EATON VANCE TXMGDGLDVEIN | Alphabet Inc Class C | \$ 608 | 11/30/2019 |
| AMERICAN FUNDS INC A | JP Morgan Chase | \$ 2,272 | 12/31/2019 |
| MAINSTAY : MK EM DB A | Ghana, Republic of 7.88% | \$ 2,083 | 11/30/2019 |
| PIONEER GL HI YLD A | Nationstar Mortgage LLC | \$ 665 | 12/31/2019 |
| TEMPLETON GL BOND A | Mexico (united Mexico States) 8% | \$ 3,516 | 11/30/2019 |

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 | \$ 957,087,304 | \$ 1,045,387,951 | \$ 88,300,647 |
| 30.2 | Preferred Stocks | \$ 1,883,203 | \$ 1,966,258 | \$ 83,055 |
| 30.3 | Totals | \$ 958,970,507 | \$ 1,047,354,209 | \$ 88,383,702 |

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

USED NAIC'S YEAR END VALUATION & PNC FINANCIAL'S MARKET PRICES FOR ITEMS NOT LISTED BY NAIC

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 [X] No []

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 [X] 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:

33. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designation 5GI security:

GENERAL INTERROGATORIES**PART 1 - COMMON INTERROGATORIES**

- 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]

OTHER36.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 44,50036.2 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 |
|-----------------------------|------------------|
| AM BEST | \$ 24,500 |
| AMERICAN FRATERNAL ALLIANCE | \$ 20,000 |

37.1 Amount of payments for legal expenses, if any? \$ 64,52337.2 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 |
|--------------------------------|------------------|
| CALFEE, HALTER & GRISWOLD, LLP | \$ 41,393 |
| SQUIRE, PATTON BOGGS (US), LLP | \$ 22,757 |

38.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$ 038.2 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 |
|-----------|------------------|
| | \$ |

GENERAL INTERROGATORIES**PART 2 – LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES****Life, Accident and Health Companies/Fraternal Benefit Societies:**

| | | | |
|------|---|---|--|
| 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? | \$ | 0 |
| 1.3 | Reason for excluding: | | |
| 1.4 | Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. | \$ | 0 |
| 1.5 | Indicate total incurred claims on all Medicare Supplement insurance. | \$ | 0 |
| 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: | | |
| | | 1 Current Year | 2 Prior Year |
| 2.1 | Premium Numerator | \$ 0 | \$ 0 |
| 2.2 | Premium Denominator | \$ 51,789,288 | \$ 0 |
| 2.3 | Premium Ratio (2.1/2.2) | 0.0% | 0.0% |
| 2.4 | Reserve Numerator | \$ 0 | \$ 0 |
| 2.5 | Reserve Denominator | \$ 878,852,020 | \$ 0 |
| 2.6 | Reserve Ratio (2.4/2.5) | 0.0% | 0.0% |
| 3.1 | Does the reporting entity have Separate Accounts? | Yes [] | No [X] |
| 3.2 | If yes, has a Separate Accounts statement been filed with this Department | Yes [] | No [X] |
| 3.3 | What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? | \$ 0 | |
| 3.4 | State the authority under which Separate Accounts are maintained: | | |
| 3.5 | Was any of the reporting entity's Separate Accounts business reinsured as of December 31? | Yes [] | No [X] |
| 3.6 | Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? | Yes [] | No [X] |
| 3.7 | If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"? | \$ 0 | |
| 4. | For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only: | | |
| 4.1 | Amount of loss reserves established by these annuities during the current year: | \$ 0 | |
| 4.2 | List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities. | | |
| | | 1 P&C Insurance Company and Location | 2 Statement Value on Purchase Date of Annuities (i.e., Present Value) |
| 5.1 | Do you act as a custodian for health savings accounts? | Yes [] | No [X] |
| 5.2 | If yes, please provide the amount of custodial funds held as of the reporting date. | \$ 0 | |
| 5.3 | Do you act as an administrator for health savings accounts? | Yes [] | No [X] |
| 5.4 | If yes, please provide the balance of the funds administered as of the reporting date. | \$ 0 | |
| 6.1 | Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? | Yes [] | No [] |
| | | | N/A [X] |

GENERAL INTERROGATORIES**PART 2 – LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES**

6.2 If the answer to 6.1 is yes, please provide the following:

| 1 Company Name | 2 NAIC Company Code | 3 Domiciliary Jurisdiction | 4 Reserve Credit | Assets Supporting Reserve Credit | | |
|----------------------|------------------------------|----------------------------------|------------------------|----------------------------------|--------------------------|------------|
| | | | | 5 Letters of Credit | 6 Trust Agreements | 7 Other |
| | | | \$ | \$ | \$ | \$ |

7. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded).

| | | |
|-----------------------------|----|-----------|
| 7.1 Direct premiums written | \$ | 5,488,832 |
| 7.2 Total incurred claims | \$ | 8,474,017 |
| 7.3 Number of covered lives | | 101,441 |

| *Ordinary Life Insurance Includes | |
|---|--|
| Term (whether full underwriting, limited underwriting, jet issue, "short form app") | |
| Whole Life (whether full underwriting, limited underwriting, jet issue, "short form app") | |
| Variable Life (with or without secondary guarantee) | |
| Universal Life (with or without secondary guarantee) | |
| Variable Universal Life (with or without secondary guarantee) | |

8. Is the reporting entity licensed or charted, registered, qualified, eligible or writing business in at least two states?

Yes [X] No []

8.1 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]

Life, Accident and Health Companies Only:

9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)?

Yes [] No [X]

9.2 Net reimbursement of such expenses between reporting entities:

| | | |
|---------------|----|---|
| 9.21 Paid | \$ | 0 |
| 9.22 Received | \$ | 0 |

10.1 Does the reporting entity write any guaranteed interest contracts?

Yes [] No []

10.2 If yes, what amount pertaining to these items is included in:

| | | |
|----------------------|----|---|
| 10.21 Page 3, Line 1 | \$ | 0 |
| 10.22 Page 4, Line 1 | \$ | 0 |

11. For stock reporting entities only:

| | | |
|--|----|---|
| 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: | \$ | 0 |
|--|----|---|

12. Total dividends paid stockholders since organization of the reporting entity:

| | | |
|-------------|----|---|
| 12.11 Cash | \$ | 0 |
| 12.12 Stock | \$ | 0 |

13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as:

Yes [] No []

Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

13.2 If yes, has the reporting entity completed the *Workers' Compensation Carve-Out Supplement* to the Annual Statement?

Yes [] No []

13.3 If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

| | 1 Reinsurance Assumed | 2 Reinsurance Ceded | 3 Net Retained |
|---|-----------------------------|---------------------------|----------------------|
| 13.31 Earned premium | \$ 0 | \$ 0 | \$ 0 |
| 13.32 Paid claims | \$ 0 | \$ 0 | \$ 0 |
| 13.33 Claim liability and reserve (beginning of year) | \$ 0 | \$ 0 | \$ 0 |
| 13.34 Claim liability and reserve (end of year) | \$ 0 | \$ 0 | \$ 0 |
| 13.35 Incurred claims | \$ 0 | \$ 0 | \$ 0 |

13.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 13.31 and 13.34 for Column (1) are:

| | Attachment Point | 1 Earned Premium | 2 Claim Liability and Reserve |
|---------------------------|---------------------|------------------------|-------------------------------------|
| 13.41 <\$25,000 | | \$ 0 | \$ 0 |
| 13.42 \$25,000 — 99,999 | | \$ 0 | \$ 0 |
| 13.43 \$100,000 — 249,999 | | \$ 0 | \$ 0 |
| 13.44 \$250,000 — 999,999 | | \$ 0 | \$ 0 |
| 13.45 \$1,000,000 or more | | \$ 0 | \$ 0 |

13.5 What portion of earned premium reported in 13.31, Column 1 was assumed from pools?

\$ 0

Fraternal Benefit Societies Only:

14. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government?

Yes [X] No []

15. How often are meetings of the subordinate branches required to be held?

REGULARLY

16. How are the subordinate branches represented in the supreme or governing body?

BY DELEGATES

17. What is the basis of representation in the governing body?

GENERAL INTERROGATORIES**PART 2 – LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES****ONE DELEGATE FOR EVERY 25-150 MEMBERS: SCALED UPWARD WITH MAXIMUM 10 DELEGATES**

18.1 How often are regular meetings of the governing body held?
EVERY 4TH YEAR

18.2 When was the last regular meeting of the governing body held? 10/04/2019

18.3 When and where will the next regular or special meeting of the governing body be held?
OCTOBER 2023-TBD

18.4 How many members of the governing body attended the last regular meeting? 337

18.5 How many of the same were delegates of the subordinate branches? 322

19. How are the expenses of the governing body defrayed?
OPERATIONS

20. When and by whom are the officers and directors elected?
THE DELEGATES ELECT THE NATIONAL PRESIDENT AND BOARD OF DIRECTORS AT THE CONVENTION EVERY 4TH YEAR. THE NATIONAL PRESIDENT HIRES THE NATIONAL SECRETARY AND NATIONAL TREASURER.

21. What are the qualifications for membership?
AS PER THE BY LAWS

22. What are the limiting ages for admission?
ONE DAY TO 90 YEARS

23. What is the minimum and maximum insurance that may be issued on any one life?
MINIMUM 2000 - MAXIMUM \$4,000,000

24. Is a medical examination required before issuing a benefit certificate to applicants? Yes [X] No []

25. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? Yes [] No [X]

26.1 Are notices of the payments required sent to the members? Yes [X] No [] N/A []

26.2 If yes, do the notices state the purpose for which the money is to be used? Yes [X] No []

27. What proportion of first and subsequent year's payments may be used for management expenses?
 27.11 First Year
 27.12 Subsequent Years %
%

28.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? Yes [] No [X]

28.2 If so, what amount and for what purpose? \$

29.1 Does the reporting entity pay an old age disability benefit? Yes [] No [X]

29.2 If yes, at what age does the benefit commence?

30.1 Has the constitution or have the laws of the reporting entity been amended during the year? Yes [X] No []

30.2 If yes, when?
October 4th 2019

31. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? Yes [X] No []

32.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? Yes [X] No []

32.2 If so, was an additional reserve included in Exhibit 5? Yes [X] No [] N/A []

32.3 If yes, explain
MEMBERS UPON ATTAINING AGE 80 UNDER CERTAIN WHOLE LIFE CERTIFICATES HAVE SUBSEQUENT PREMIUMS WAIVED

33.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? Yes [] No [X]

33.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? Yes [] No [] N/A [X]

34. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? Yes [] No [X]

35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [] No [X]

35.2 If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus?

| Date | Outstanding Lien Amount |
|------|-------------------------|
| | \$ |

First Catholic Slovak Ladies Association Of The U.S.A.

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e., 17.6.

\$000 omitted for amounts of life insurance

| | 1 2019 | 2 2018 | 3 2017 | 4 2016 | 5 2015 |
|---|---------------|-------------|-------------|-------------|-------------|
| Life Insurance in Force (Exhibit of Life Insurance) | | | | | |
| 1. Ordinary - whole life and endowment (Line 34, Col. 4)..... | 1,007,049 | 1,010,978 | 1,016,324 | 1,022,964 | 916,096 |
| 2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)..... | 127,470 | 128,794 | 129,475 | 130,321 | 116,707 |
| 3. Credit life (Line 21, Col. 6)..... | | | | | |
| 4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)..... | | | | | |
| 5. Industrial (Line 21, Col. 2)..... | | | | | |
| 6. FEGLI/SGLI (Lines 43 & 44, Col. 4)..... | | | | | |
| 7. Total (Line 21, Col. 10)..... | 1,134,519 | 1,139,772 | 1,145,799 | 1,153,285 | 1,032,803 |
| 7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated..... | | | | XXX..... | XXX..... |
| New Business Issued (Exhibit of Life Insurance) | | | | | |
| 8. Ordinary - whole life and endowment (Line 34, Col. 2)..... | 11,864 | 11,815 | 9,218 | 10,661 | 11,859 |
| 9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)..... | 6,914 | 6,880 | 5,368 | 6,208 | 6,905 |
| 10. Credit life (Line 2, Col. 6)..... | | | | | |
| 11. Group (Line 2, Col. 9)..... | | | | | |
| 12. Industrial (Line 2, Col. 2)..... | | | | | |
| 13. Total (Line 2, Col. 10)..... | 18,778 | 18,695 | 14,586 | 16,869 | 18,764 |
| Premium Income - Lines of Business (Exhibit 1-Part 1) | | | | | |
| 14. Industrial life (Line 20.4, Col. 2)..... | | | | | |
| 15.1 Ordinary life insurance (Line 20.4, Col. 3)..... | 5,155,787 | 3,737,265 | 4,007,750 | 3,828,565 | 6,506,081 |
| 15.2 Ordinary individual annuities (Line 20.4, Col. 4)..... | 46,633,500 | 34,244,011 | 37,857,090 | 54,921,006 | 37,274,122 |
| 16. Credit life (group and individual) (Line 20.4, Col. 5)..... | | | | | |
| 17.1 Group life insurance (Line 20.4, Col. 6)..... | | | | | |
| 17.2 Group annuities (Line 20.4, Col. 7)..... | | | | | |
| 18.1 A&H - group (Line 20.4, Col. 8)..... | | | | | |
| 18.2 A&H - credit (group and individual) (Line 20.4, Col. 9)..... | | | | | |
| 18.3 A&H - other (Line 20.4, Col. 10)..... | | | | | |
| 19. Aggregate of all other lines of business (Line 20.4, Col. 11)..... | | | | | |
| 20. Total..... | 51,789,287 | 37,981,276 | 41,864,840 | 58,749,571 | 43,780,203 |
| Balance Sheet (Pages 2 and 3) | | | | | |
| 21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3).... | 1,029,596,800 | 990,543,946 | 963,986,858 | 925,431,511 | 815,628,609 |
| 22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)..... | 922,822,032 | 886,161,245 | 860,358,141 | 827,039,579 | 719,966,222 |
| 23. Aggregate life reserves (Page 3, Line 1)..... | 876,086,000 | 840,190,000 | 818,024,001 | 787,701,183 | 689,142,000 |
| 23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1..... | | | | XXX..... | XXX..... |
| 24. Aggregate A&H reserves (Page 3, Line 2)..... | | | | | |
| 25. Deposit-type contract funds (Page 3, Line 3)..... | 29,416,255 | 28,041,807 | 24,377,319 | 22,127,729 | 17,120,109 |
| 26. Asset valuation reserve (Page 3, Line 24.01)..... | 9,874,354 | 7,874,230 | 8,985,756 | 8,067,323 | 6,456,298 |
| 27. Capital (Page 3, Lines 29 & 30)..... | | | | | |
| 28. Surplus (Page 3, Line 37)..... | 106,774,768 | 104,382,697 | 103,628,715 | 98,390,931 | 95,662,388 |
| Cash Flow (Page 5) | | | | | |
| 29. Net cash from operations (Line 11)..... | 42,608,046 | 31,310,933 | 40,519,673 | 48,242,623 | 38,800,096 |
| Risk-Based Capital Analysis | | | | | |
| 30. Total adjusted capital..... | 117,349,122 | 112,956,927 | 103,628,715 | 107,158,254 | 102,808,686 |
| 31. Authorized control level risk-based capital..... | 9,698,767 | 9,432,968 | 8,602,622 | 8,208,244 | 8,287,849 |
| Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0 | | | | | |
| 32. Bonds (Line 1)..... | 94.3 | 95.2 | 92.1 | 93.5 | 93.9 |
| 33. Stocks (Lines 2.1 and 2.2)..... | 0.9 | 0.8 | 1.1 | 1.0 | 0.8 |
| 34. Mortgage loans on real estate (Lines 3.1 and 3.2)..... | 0.1 | 0.1 | 0.2 | 0.2 | |
| 35. Real estate (Line 4.1, 4.2 and 4.3)..... | 0.5 | 0.5 | 0.5 | 0.6 | 0.7 |
| 36. Cash, cash equivalents and short-term investments (Line 5)..... | 2.7 | 1.6 | 4.3 | 2.8 | 2.8 |
| 37. Contract loans (Line 6)..... | 0.2 | 0.3 | 0.3 | 0.3 | 0.4 |
| 38. Derivatives (Line 7)..... | | | | | |
| 39. Other invested assets (Line 8)..... | 1.4 | 1.4 | 1.5 | 1.6 | 1.4 |
| 40. Receivables for securities (Line 9)..... | | | | | |
| 41. Securities lending reinvested collateral assets (Line 10)..... | | | | | |
| 42. Aggregate write-ins for invested assets (Line 11)..... | | | | | |
| 43. Cash, cash equivalents and invested assets (Line 12)..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

First Catholic Slovak Ladies Association Of The U.S.A.

FIVE-YEAR HISTORICAL DATA

(continued)

| | 1 2019 | 2 2018 | 3 2017 | 4 2016 | 5 2015 |
|--|---------------|-------------|-------------|-------------|-------------|
| Investments in Parent, Subsidiaries and Affiliates | | | | | |
| 44. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)..... | | | | | |
| 45. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)..... | | | | | |
| 46. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)..... | | | | | |
| 47. Affiliated short-term investments (subtotal included in Sch. DA, Verif., Col. 5, Line 10)..... | | | | | |
| 48. Affiliated mortgage loans on real estate | | | | | |
| 49. All other affiliated..... | | | | | |
| 50. Total of above Lines 44 to 49..... | 0 | 0 | 0 | 0 | 0 |
| 51. Total investment in parent included in Lines 44 to 49 above..... | | | | | |
| Total Nonadmitted and Admitted Assets | | | | | |
| 52. Total nonadmitted assets (Page 2, Line 28, Col. 2)..... | 378,713 | 319,408 | 175,313 | 282,064 | 222,833 |
| 53. Total admitted assets (Page 2, Line 28, Col. 3)..... | 1,029,596,800 | 990,543,946 | 963,986,858 | 925,431,511 | 815,628,609 |
| Investment Data | | | | | |
| 54. Net investment income (Exhibit of Net Investment Income)..... | 49,044,049 | 46,767,302 | 46,875,463 | 44,861,063 | 40,141,626 |
| 55. Realized capital gains (losses) (Page 4, Line 34, Column 1)..... | (181,300) | (526,834) | (71,412) | 3,626 | (51,383) |
| 56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)..... | 1,827,023 | (2,104,209) | 1,865,193 | 1,178,355 | (1,031,620) |
| 57. Total of above Lines 54, 55 and 56..... | 50,689,772 | 44,136,259 | 48,669,244 | 46,043,044 | 39,058,623 |
| Benefits and Reserve Increase (Page 6) | | | | | |
| 58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 & 8)..... | 47,686,531 | 43,574,565 | 38,852,596 | 42,778,168 | 34,932,921 |
| 59. Total contract/certificate benefits - A&H (Lines 13 & 14, Col. 6)..... | | | | | |
| 60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)..... | 2,422,999 | 1,122,001 | 1,582,834 | 88,073 | 2,854,295 |
| 61. Increase in A&H reserves (Line 19, Col. 6)..... | | | | | |
| 62. Dividends to policyholders and refunds to members (Line 30, Col 1)..... | 1,371,882 | 1,357,635 | 1,367,407 | 1,358,435 | 1,457,056 |
| Operating Percentages | | | | | |
| 63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22, & 23 less Line (6) / (Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00)..... | 22.4 | 29.1 | 27.1 | 18.9 | 21.9 |
| 64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.00..... | 1.2 | 1.4 | 1.4 | 1.7 | 2.5 |
| 65. A&H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2)..... | | | | | |
| 66. A&H cost containment percent (Schedule H, Part 1, Line 4, Col. 2)..... | | | | | |
| 67. A&H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2)..... | | | | | |
| A&H Claim Reserve Adequacy | | | | | |
| 68. Incurred losses on prior years' claims - group health (Sch. H, Part 3, Line 3.1, Col. 2)..... | | | | | |
| 69. Prior years' claim liability and reserve - group health (Sch. H, Part 3, Line 3.2, Col. 2)..... | | | | | |
| 70. Incurred losses on prior years' claims - health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2)..... | | | | | |
| 71. Prior years' claim liability and reserve - health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2)..... | | | | | |
| Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33) | | | | | |
| 72. Industrial life (Page 6.1, Col. 2)..... | | | | | |
| 73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12)..... | 1,905,689 | 2,000,931 | 3,061,925 | 2,209,103 | 2,184,759 |
| 74. Ordinary - individual annuities (Page 6, Col. 4)..... | 5,108,059 | 4,863,914 | 5,331,795 | 5,105,395 | 4,782,979 |
| 75. Ordinary - supplementary contracts..... | XXX | | | | |
| 76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7)..... | | | | | |
| 77. Group life (Page 6.2, Col. 1 less Col. 7 less Col. 9)..... | | | | | |
| 78. Group annuities (Page 6, Col. 5)..... | | | | | |
| 79. A&H - group (Page 6.5, Col. 3)..... | | | | | |
| 80. A&H - credit (Page 6.5, Col. 10)..... | | | | | |
| 81. A&H - other (Page 6.5, Col. 1 less Cols. 3 and 10)..... | | | | | |
| 82. Aggregate of all other lines of business (Page 6, Col. 8)..... | (15,404) | (9,605) | (21,165) | (10,383) | (15,641) |
| 83. Fraternal (Page 6, Col. 7)..... | (4,192,568) | (4,212,642) | (4,116,869) | (3,816,639) | (3,893,089) |
| 84. Total (Page 6, Col. 1)..... | 2,805,776 | 2,642,598 | 4,255,686 | 3,487,476 | 3,059,008 |

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:

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

| | Industrial | | Ordinary | | Credit Life (Group and Individual) | | Group | | | 10 Total Amount of Insurance | |
|--|-------------------------------|--------------------------------|-------------------------------|--------------------------------|---|--------------------------------|---------------|-------------------|--------------------------------|--|--|
| | 1 Number of Policies | 2 Amount of Insurance | 3 Number of Policies | 4 Amount of Insurance | 5 Number of Individual Policies and Group Certificates | 6 Amount of Insurance | Number of | | 9 Amount of Insurance | | |
| | | | | | | | 7 Policies | 8 Certificates | | | |
| 1. In force end of prior year..... | | | 128,505 | 1,139,773 | | | | | | 1,139,773 | |
| 2. Issued during year..... | | | 1,045 | 18,778 | | | | | | 18,778 | |
| 3. Reinsurance assumed..... | | | | | | | | | | 0 | |
| 4. Revived during year..... | | | | | | | | | | 0 | |
| 5. Increased during year (net)..... | | | | | | | | | | 0 | |
| 6. Subtotals, Lines 2 to 5..... | 0 | 0 | 1,045 | 18,778 | 0 | 0 | 0 | 0 | 0 | 18,778 | |
| 7. Additions by dividends during year..... | XXX | | XXX | 3,766 | XXX | | XXX | XXX | | 3,766 | |
| 8. Aggregate write-ins for increases..... | 0 | 0 | 927 | 2,452 | 0 | 0 | 0 | 0 | 0 | 2,452 | |
| 9. Totals (Lines 1 and 6 to 8)..... | 0 | 0 | 130,477 | 1,164,769 | 0 | 0 | 0 | 0 | 0 | 1,164,769 | |
| Deductions during year: | | | | | | | | | | | |
| 10. Death..... | | | | 2,645 | | 10,562 | | XXX | | 10,562 | |
| 11. Maturity..... | | | | 405 | | 2,455 | | XXX | | 2,455 | |
| 12. Disability..... | | | | | | | | XXX | | 0 | |
| 13. Expiry..... | | | | 101 | | 823 | | | | 823 | |
| 14. Surrender..... | | | | 1,189 | | 11,767 | | | | 11,767 | |
| 15. Lapse..... | | | | 78 | | 2,104 | | | | 2,104 | |
| 16. Conversion..... | | | | | | | XXX | XXX | XXX | 0 | |
| 17. Decreased (net)..... | | | | | | 2,009 | | | | 2,009 | |
| 18. Reinsurance..... | | | | | | | | | | 0 | |
| 19. Aggregate write-ins for decreases..... | 0 | 0 | 8 | 530 | 0 | 0 | 0 | 0 | 0 | 530 | |
| 20. Totals (Lines 10 to 19)..... | 0 | 0 | 4,426 | 30,250 | 0 | 0 | 0 | 0 | 0 | 30,250 | |
| 21. In force end of year (b) (Line 9 minus Line 20)..... | 0 | 0 | 126,051 | 1,134,519 | 0 | 0 | 0 | 0 | 0 | 1,134,519 | |
| 22. Reinsurance ceded end of year..... | XXX | | XXX | 50,308 | XXX | | XXX | XXX | | 50,308 | |
| 23. Line 21 minus Line 22..... | XXX | 0 | XXX | 1,084,211 | XXX | (a) 0 | XXX | XXX | 0 | 1,084,211 | |

DETAILS OF WRITE-INS

| | | | | | | | | | | |
|---|---|---|-----|-------|-------|---|---|---|---|-------|
| 0801. PRE NEED ANNUAL INCREASE - FACE AMOUNT & PUA..... | | | | 13 | | | | | | 13 |
| 0802. OTHER ADJUSTMENT..... | | | | 1 | 243 | | | | | 243 |
| 0803. 12/31/18 UNPAID CLAIMS OF THE PRIOR YEAR..... | | | 926 | | 2,196 | | | | | 2,196 |
| 0898. Summary of remaining write-ins for Line 8 from overflow page | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)..... | 0 | 0 | 927 | 2,452 | 0 | 0 | 0 | 0 | 0 | 2,452 |
| 1901. FIXED RATE/DECREASING TERM..... | | | | 15 | | | | | | 15 |
| 1902. PAID UP ADDITION WITHDRAWALS..... | | | | .46 | | | | | | 46 |
| 1903. REDUCED PAID UP..... | | | | 183 | | | | | | 183 |
| 1998. Summary of remaining write-ins for Line 19 from overflow page | 0 | 0 | 8 | 286 | 0 | 0 | 0 | 0 | 0 | 286 |
| 1999. Totals (Lines 1901 through 1903 plus 1998) (Line 19 above)..... | 0 | 0 | 8 | 530 | 0 | 0 | 0 | 0 | 0 | 530 |

Life Accident and Health Companies Only:

(a) Group \$.....0; Individual \$.....0.

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates....117,288 , amount, \$....778,225,922.

Additional accidental death benefits included in life certificates were in amount \$.....0. Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [] No [X]

If not, how are such expenses met?.....

First Catholic Slovak Ladies Association Of The U.S.A.**EXHIBIT OF LIFE INSURANCE**

(\$000 Omitted for Amounts of Life Insurance) (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

| | Industrial | | Ordinary | |
|-----------------------------------|-------------------------|--------------------------|-------------------------|--------------------------|
| | 1 Number of Policies | 2 Amount of Insurance | 3 Number of Policies | 4 Amount of Insurance |
| 24. Additions by dividends..... |XXX | |XXX..... |3,766 |
| 25. Other paid-up insurance..... | | |119,518 |786,734 |
| 26. Debit ordinary insurance..... |XXX |XXX..... | | |

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

| | Issued During Year (Included in Line 2) | | In Force End of Year (Included in Line 21) | |
|--|---|--------------------------|--|--------------------------|
| | 1 Number of Policies | 2 Amount of Insurance | 3 Number of Policies | 4 Amount of Insurance |
| Term Insurance Excluding Extended Term Insurance | | | | |
| 27. Term policies-decreasing..... | | | | |
| 28. Term policies-other..... |159 |6,914 |2,770 |118,991 |
| 29. Other term insurance-decreasing..... |XXX | |XXX..... | |
| 30. Other term insurance..... |XXX | |XXX..... | |
| 31. Totals (Lines 27 to 30)..... |159 |6,914 |2,770 |118,991 |
| Reconciliation to Lines 2 and 21: | | | | |
| 32. Term additions..... |XXX | |XXX..... | |
| 33. Totals, extended term insurance..... |XXX |XXX..... |2,217 |8,480 |
| 34. Totals, whole life and endowment..... |886 |11,864 |121,063 |1,007,049 |
| 35. Totals (Lines 31 to 34)..... |1,045 |18,778 |126,050 |1,134,520 |

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

| | Issued During Year (Included in Line 2) | | In Force End of Year (Included in Line 21) | |
|---|---|--------------------|--|--------------------|
| | 1 Non-Participating | 2 Participating | 3 Non-Participating | 4 Participating |
| 36. Industrial..... | | | | |
| 37. Ordinary..... |6,914 |11,864 |129,891 |1,004,629 |
| 38. Credit Life (Group and Individual)..... | | | | |
| 39. Group..... | | | | |
| 40. Totals (Lines 36 to 39)..... |6,914 |11,864 |129,891 |1,004,629 |

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

| | Credit Life | | Group | |
|---|---|--------------------------|-----------------------------|--------------------------|
| | 1 Number of Individual Policies and Group Certificates | 2 Amount of Insurance | 3 Number of Certificates | 4 Amount of Insurance |
| 41. Amount of insurance included in Line 2 ceded to other companies..... |XXX | |XXX..... | |
| 42. Number in force end of year if the number under shared groups is counted on a pro-rata basis..... | |XXX..... | |XXX..... |
| 43. Federal Employees' Group Life Insurance included in Line 21..... | | | | |
| 44. Servicemen's Group Life Insurance included in Line 21..... | | | | |
| 45. Group Permanent Insurance included in Line 21..... | | | | |

ADDITIONAL ACCIDENTAL DEATH BENEFITS

| | | |
|--|--|-----------|
| 46. Amount of additional accidental death benefits in force end of year under ordinary policies..... | |2,840 |
|--|--|-----------|

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

| |
|--|
| 47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above. |
| 47.1 |
| 47.2 |

POLICIES WITH DISABILITY PROVISIONS

| Disability Provision | Industrial | | Ordinary | | Credit | | Group | |
|----------------------------|-------------------------|--------------------------|-------------------------|--------------------------|-------------------------|--------------------------|-----------------------------|--------------------------|
| | 1 Number of Policies | 2 Amount of Insurance | 3 Number of Policies | 4 Amount of Insurance | 5 Number of Policies | 6 Amount of Insurance | 7 Number of Certificates | 8 Amount of Insurance |
| 48. Waiver of Premium..... | | |382 |16,314 | | | | |
| 49. Disability Income..... | | | | | | | | |
| 50. Extended Benefits..... | | |XXX..... |XXX..... | | | | |
| 51. Other..... | | | | | | | | |
| 52. Total..... |0 | (a)....0 |382 | (a)....16,314 |0 | (a)....0 |0 | (a)....0 |

(a) See the Annual Audited Financial Reports section of the Annual Statement Instructions.

**EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE
AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS,
ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES**

SUPPLEMENTARY CONTRACTS

| | Ordinary | | Group | |
|-------------------------------------|--------------------------------------|--|--------------------------------------|--|
| | 1 Involving Life Contingencies | 2 Not Involving Life Contingencies | 3 Involving Life Contingencies | 4 Not Involving Life Contingencies |
| 1. In force end of prior year..... | | 204 | | |
| 2. Issued during year..... | | | | |
| 3. Reinsurance assumed..... | | | | |
| 4. Increased during year (net)..... | | 82 | | |
| 5. Total (Lines 1 to 4)..... | 0 | 286 | 0 | 0 |
| Deductions during year: | | | | |
| 6. Decreased (net)..... | | 53 | | |
| 7. Reinsurance ceded..... | | | | |
| 8. Totals (Lines 6 and 7)..... | 0 | 53 | 0 | 0 |
| 9. In force end of year..... | 0 | 233 | 0 | 0 |
| 10. Amount on deposit..... | | (a).....419,071 | | (a)..... |
| 11. Income now payable..... | | | | |
| 12. Amount of income payable..... | (a)..... | (a)..... | (a)..... | (a)..... |

ANNUITIES

| | Ordinary | | Group | |
|-------------------------------------|-------------------|---------------------|----------------|-------------------|
| | 1 Immediate | 2 Deferred | 3 Contracts | 4 Certificates |
| 1. In force end of prior year..... | .714 | 14,729 | | |
| 2. Issued during year..... | 149 | 617 | | |
| 3. Reinsurance assumed..... | | | | |
| 4. Increased during year (net)..... | | | | |
| 5. Total (Lines 1 to 4)..... | .863 | 15,346 | 0 | 0 |
| Deductions during year: | | | | |
| 6. Decreased (net)..... | .80 | 595 | | |
| 7. Reinsurance ceded..... | | | | |
| 8. Totals (Lines 6 and 7)..... | 80 | 595 | 0 | 0 |
| 9. In force end of year..... | 783 | 14,751 | 0 | 0 |
| Income now payable: | | | | |
| 10. Amount of income payable..... | (a).....7,775,440 | XXX..... | XXX..... | (a)..... |
| Deferred fully paid: | | | | |
| 11. Account balance..... | XXX..... | (a)..... | XXX..... | (a)..... |
| Deferred not fully paid: | | | | |
| 12. Account balance..... | XXX..... | (a).....568,879,575 | XXX..... | (a)..... |

ACCIDENT AND HEALTH INSURANCE

| | Group | | Credit | | Other | |
|-------------------------------------|-------------------|------------------------|---------------|------------------------|---------------|------------------------|
| | 1 Certificates | 2 Premiums in force | 3 Policies | 4 Premiums in force | 5 Policies | 6 Premiums in force |
| 1. In force end of prior year..... | | | | | | |
| 2. Issued during year..... | | | | | | |
| 3. Reinsurance assumed..... | | | | | | |
| 4. Increased during year (net)..... | | XXX..... | | XXX..... | | XXX..... |
| 5. Total (Lines 1 to 4)..... | 0 | XXX..... | 0 | XXX..... | 0 | XXX..... |
| Deductions during year: | | | | | | |
| 6. Conversions..... | | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |
| 7. Decreased (net)..... | | XXX..... | | XXX..... | | XXX..... |
| 8. Reinsurance ceded..... | | XXX..... | | XXX..... | | XXX..... |
| 9. Totals (Lines 6 to 8)..... | 0 | XXX..... | 0 | XXX..... | 0 | XXX..... |
| 10. In force end of year..... | 0 | (a)..... | 0 | (a)..... | 0 | (a)..... |

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

| | | | 1 Deposit Funds Contracts | 2 Dividend Accumulations Contracts |
|-------------------------------------|---------------------------------|--|---------------------------------|--|
| | 1 Deposit Funds Contracts | 2 Dividend Accumulations Contracts | | |
| 1. In force end of prior year..... | | | | .24,110 |
| 2. Issued during year..... | | | | |
| 3. Reinsurance assumed..... | | | | |
| 4. Increased during year (net)..... | | | | 27 |
| 5. Total (Lines 1 to 4)..... | | | 0 | .24,137 |
| Deductions during year: | | | | |
| 6. Decreased (net)..... | | | | 862 |
| 7. Reinsurance ceded..... | | | | |
| 8. Totals (Lines 6 and 7)..... | | | 0 | 862 |
| 9. In force end of year..... | | | 0 | .23,275 |
| 10. Amount of account balance..... | | | (a)..... | (a).....4,812,149 |

(a) See the Annual Audited Financial Reports section of the Annual Statement Instructions.

First Catholic Slovak Ladies Association Of The U.S.A.

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

| States, Etc. | Active Status (a) | Direct Business Only | | | | | |
|---|-------------------|------------------------------|-----------------------------|--|---------------------------|--------------------------------|-----------------------------|
| | | Life Contracts | | 4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees | 5 Other Considerations | 6 Total Columns 2 through 5 | 7 Deposit-Type Contracts |
| | | 2 Life Insurance Premiums | 3 Annuity Considerations | | | | |
| 1. Alabama..... | AL..... | 25,203 | .60,750 | | | 85,953 | 3 |
| 2. Alaska..... | AK..... | 3,131 | .34,523 | | | 37,654 | |
| 3. Arizona..... | AZ..... | 16,944 | .136,676 | | | 153,620 | .33 |
| 4. Arkansas..... | AR..... | 21,787 | .25,013 | | | 46,800 | |
| 5. California..... | CA..... | 21,356 | .1,008,980 | | | 1,030,336 | |
| 6. Colorado..... | CO..... | 27,030 | .1,687,769 | | | 1,714,799 | |
| 7. Connecticut..... | CT..... | 22,392 | .283,101 | | | .305,493 | .773 |
| 8. Delaware..... | DE..... | 823 | .1,200 | | | 2,023 | |
| 9. District of Columbia..... | DC..... | 878 | | | | 878 | |
| 10. Florida..... | FL..... | 45,691 | .378,548 | | | .424,239 | .200 |
| 11. Georgia..... | GA..... | 6,961 | .151,118 | | | .158,079 | .16 |
| 12. Hawaii..... | HI..... | | .15,300 | | | .15,300 | |
| 13. Idaho..... | ID..... | 3,165 | .155,541 | | | .158,706 | |
| 14. Illinois..... | IL..... | 210,691 | .1,432,342 | | | .1,643,033 | .12,141 |
| 15. Indiana..... | IN..... | 119,384 | .482,908 | | | .602,292 | .9,654 |
| 16. Iowa..... | IA..... | 258,442 | .2,907,192 | | | .3,165,634 | .4,858 |
| 17. Kansas..... | KS..... | 62,358 | .915,383 | | | .977,741 | .3,285 |
| 18. Kentucky..... | KY..... | .897 | .20,300 | | | .21,197 | .2 |
| 19. Louisiana..... | LA..... | 2,950 | | | | .2,950 | |
| 20. Maine..... | ME..... | 9,488 | .67,956 | | | .77,444 | .2 |
| 21. Maryland..... | MD..... | 35,660 | .19,448 | | | .55,108 | .48 |
| 22. Massachusetts..... | MA..... | 19,374 | .2,699,182 | | | .2,718,556 | .19 |
| 23. Michigan..... | MI..... | 79,264 | .299,484 | | | .378,748 | .3,802 |
| 24. Minnesota..... | MN..... | 359,709 | .2,572,095 | | | .2,931,804 | .3,148 |
| 25. Mississippi..... | MS..... | N..... | | | | 0 | |
| 26. Missouri..... | MO..... | 3,233 | .8,650 | | | .11,883 | .18 |
| 27. Montana..... | MT..... | 13,887 | | | | .13,887 | |
| 28. Nebraska..... | NE..... | .352,777 | .6,791,536 | | | .7,144,313 | .11,613 |
| 29. Nevada..... | NV..... | 2,131 | .545,768 | | | .547,899 | .27 |
| 30. New Hampshire..... | NH..... | N..... | | | | 0 | |
| 31. New Jersey..... | NJ..... | L..... | .82,426 | .452,030 | | .534,456 | .4,237 |
| 32. New Mexico..... | NM..... | N..... | 1,465 | | | .1,465 | .21 |
| 33. New York..... | NY..... | L..... | 100,286 | .3,204,763 | | .3,305,049 | .1,232 |
| 34. North Carolina..... | NC..... | L..... | 17,742 | .6,350 | | .24,092 | .4 |
| 35. North Dakota..... | ND..... | L..... | .56,287 | .498,416 | | .554,703 | .3,633 |
| 36. Ohio..... | OH..... | L..... | .803,286 | .5,422,163 | | .6,225,449 | .41,421 |
| 37. Oklahoma..... | OK..... | L..... | 1,612 | | | .1,612 | .1 |
| 38. Oregon..... | OR..... | L..... | .152 | .122,213 | | .122,365 | |
| 39. Pennsylvania..... | PA..... | L..... | 1,220,751 | .6,529,422 | | .7,750,173 | .41,107 |
| 40. Rhode Island..... | RI..... | L..... | 4,627 | .3,712,875 | | .3,717,502 | |
| 41. South Carolina..... | SC..... | L..... | 1,874 | .39,450 | | .41,324 | .20 |
| 42. South Dakota..... | SD..... | L..... | .29,927 | .187,611 | | .217,538 | .939 |
| 43. Tennessee..... | TN..... | L..... | 4,693 | .80,950 | | .85,643 | .3 |
| 44. Texas..... | TX..... | L..... | .29,467 | .214,077 | | .243,544 | .437 |
| 45. Utah..... | UT..... | L..... | | .22,000 | | .22,000 | |
| 46. Vermont..... | VT..... | L..... | 4,900 | | | .4,900 | |
| 47. Virginia..... | VA..... | L..... | 22,546 | .31,663 | | .54,209 | .20 |
| 48. Washington..... | WA..... | L..... | 8,827 | .457,834 | | .466,661 | .66 |
| 49. West Virginia..... | WV..... | L..... | .262 | .60,000 | | .60,262 | |
| 50. Wisconsin..... | WI..... | L..... | .219,649 | .2,890,920 | | .3,110,569 | .2,950 |
| 51. Wyoming..... | WY..... | L..... | 3,095 | | | .3,095 | .84 |
| 52. American Samoa..... | AS..... | N..... | | | | 0 | |
| 53. Guam..... | GU..... | N..... | | | | 0 | |
| 54. Puerto Rico..... | PR..... | N..... | | | | 0 | |
| 55. US Virgin Islands..... | VI..... | N..... | | | | 0 | |
| 56. Northern Mariana Islands..... | MP..... | N..... | | | | 0 | |
| 57. Canada..... | CAN..... | N..... | | | | 0 | |
| 58. Aggregate Other Alien..... | OT..... | XXX..... | .0 | .0 | .0 | .0 | 0 |
| 59. Subtotal..... | | XXX..... | 4,339,480 | .46,633,500 | .0 | .50,972,980 | .145,817 |
| 60. Reporting entity contributions for employee benefit plans..... | | XXX..... | | | | | |
| 61. Dividends or refunds applied to purchase paid-up additions and annuities..... | | XXX..... | 1,149,352 | | | 1,149,352 | |
| 62. Dividends or refunds applied to shorten endowment or premium paying period..... | | XXX..... | | | | 0 | |
| 63. Premium or annuity considerations waived under disability or other contract provisions..... | | XXX..... | | | | 0 | |
| 64. Aggregate other amounts not allocable by State..... | | XXX..... | .0 | .0 | .0 | .0 | 0 |
| 65. Totals (Direct Business)..... | | XXX..... | 5,488,832 | .46,633,500 | .0 | .52,122,332 | .145,817 |
| 66. Plus reinsurance assumed..... | | XXX..... | | | | 0 | |
| 67. Totals (All Business)..... | | XXX..... | 5,488,832 | .46,633,500 | .0 | .52,122,332 | .145,817 |
| 68. Less reinsurance ceded..... | | XXX..... | 351,739 | | | .351,739 | |
| 69. Totals (All Business) less reinsurance ceded..... | | XXX..... | 5,137,093 | .46,633,500 | (c).0 | .51,770,593 | .145,817 |

DETAILS OF WRITE-INS

| | | | | | | | |
|---|----------|----|----|----|----|---|--|
| 58001..... | XXX..... | | | | | 0 | |
| 58002..... | XXX..... | | | | | 0 | |
| 58003..... | XXX..... | | | | | 0 | |
| 58998. Summ. of remaining write-ins for line 58 from overflow page..... | XXX..... | .0 | .0 | .0 | .0 | 0 | |
| 58999. Total (Lines 58001 thru 58003 plus 58998) (Line 58 above)..... | XXX..... | .0 | .0 | .0 | .0 | 0 | |
| 9401..... | XXX..... | | | | | 0 | |
| 9402..... | XXX..... | | | | | 0 | |
| 9403..... | XXX..... | | | | | 0 | |
| 9498. Summ. of remaining write-ins for line 94 from overflow page..... | XXX..... | .0 | .0 | .0 | .0 | 0 | |
| 9499. Total (Lines 9401 thru 9403 plus 9498) (Line 94 above)..... | XXX..... | .0 | .0 | .0 | .0 | 0 | |

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 49
 E - Eligible - Reporting entities eligible or approved to write surplus lines in the state..... 0

R - Registered - Non-domiciled RRGs..... 0
 Q - Qualified - Qualified or accredited reinsurer..... 0
 N - None of the above - Not allowed to write business in the state..... 8

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations.

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Cols. 8, 9, and 10, or with Schedule H, Part 1, Column 1, Line 1. Indicate which:

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

2019 ALPHABETICAL INDEX
LIFE ANNUAL STATEMENT BLANK

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