



LIFE, AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES - ASSOCIATION EDITION

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

The Lafayette Life Insurance Company

NAIC Group Code08360836NAIC Company Code65242Employer's ID Number35-0457540
(Current)(Prior)

Organized under the Laws ofOhio, State of Domicile or Port of EntryOH

Country of DomicileUnited States of America

Licensed as business type:Life, Accident and Health [X] Fraternal Benefit Societies []

Incorporated/Organized12/26/1905Commenced Business12/26/1905

Statutory Home Office301 East 4th StreetCincinnati, OH, US 45202
(Street and Number)(City or Town, State, Country and Zip Code)

Main Administrative Office400 BroadwayCincinnati, OH, US 45202513-362-4900
(Street and Number)(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Mail Address400 BroadwayCincinnati, OH, US 45202
(Street and Number or P.O. Box)(City or Town, State, Country and Zip Code)

Primary Location of Books and Records400 BroadwayCincinnati, OH, US 45202513-362-4900
(Street and Number)(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Internet Website Addresswww.Lafayettelife.com

Statutory Statement ContactWade Matthew Fugate513-629-1402
(Name)(Area Code) (Telephone Number)
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(E-mail Address)(FAX Number)

OFFICERS

Chairman of the BoardJohn Finn BarrettSecretary and CounselDonald Joseph Wuebbling

President & CEOJohn Henry Bultema III #

OTHER

Karen Ann Chamberlain, Sr VP, Chf Information Off	Kim Rehling Chiodi, Sr VP	Michael Francis Donahue, VP
Lisa Beth Fangman, Sr VP	Wade Matthew Fugate, VP, Controller	Daniel Eugene Haneline, VP, Chief Financial Officer
Daniel Wayne Harris, Sr VP, Chief Actuary	David Todd Henderson, Sr VP, Chief Risk Officer	Kevin Louis Howard, VP, Deputy Gen Counsel
Bradley Joseph Hunkler, Sr VP	Stephen Gale Hussey, Jr. #, Sr VP	Jay Vincent Johnson, VP, Assistant Treasurer
Cheryl Ann Jorgenson, VP	Phillip Earl King, Sr VP & Auditor	Linda Marie Lake, Sr VP
Roger Michael Lanham, Sr VP, Co-Chief Inv Officer	Bruce William Maisel, VP, CCO	Jonathan David Niemeyer, Sr VP, CAO, & Gen Counsel
Lawrence Robert Silverstein, Sr VP, CMO	James Joseph Vance, Sr VP, Treasurer	Christopher Newton Watford #, VP, Tax
Brendan Matthew White, Sr VP, Co-Chief Inv Officer	Aaron Jason Wolf, VP, Chief Underwriter	

DIRECTORS OR TRUSTEES

John Finn Barrett	John Henry Bultema III #	Jill Tripp McGruder
Jimmy Joe Miller	Jonathan David Niemeyer	

State ofOhioSS:
County ofHamilton

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

John Henry Bultema III
President & CEO

Donald Joseph Wuebbling
Secretary and Counsel

Wade Matthew Fugate
VP and Controller

Subscribed and sworn to before me this
21st day of February, 2020

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	3,770,194,899	0	3,770,194,899	3,736,755,634
2. Stocks (Schedule D):				
2.1 Preferred stocks	30,710,956	0	30,710,956	19,541,856
2.2 Common stocks	115,009,801	535,766	114,474,035	87,750,744
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	551,868,074	0	551,868,074	513,524,495
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$(2,716,186) , Schedule E - Part 1), cash equivalents (\$84,630,402 , Schedule E - Part 2) and short-term investments (\$3,176,533 , Schedule DA)	85,090,749		85,090,749	61,923,221
6. Contract loans (including \$ premium notes)	631,491,568		631,491,568	593,154,410
7. Derivatives (Schedule DB)	78,402,697		78,402,697	13,749,930
8. Other invested assets (Schedule BA)	380,369,894		380,369,894	317,571,550
9. Receivables for securities	1,982,915		1,982,915	1,580,183
10. Securities lending reinvested collateral assets (Schedule DL)	15,151,378		15,151,378	15,972,726
11. Aggregate write-ins for invested assets			0	200,000
12. Subtotals, cash and invested assets (Lines 1 to 11)	5,660,272,931	535,766	5,659,737,165	5,361,724,749
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	52,746,439		52,746,439	52,030,526
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	9,020,528		9,020,528	9,596,862
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	41,873,638		41,873,638	41,896,469
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	5,311,167		5,311,167	3,426,091
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	52,150		52,150	137,552
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon			0	7,425,551
18.2 Net deferred tax asset	43,185,693	16,089,313	27,096,380	15,535,676
19. Guaranty funds receivable or on deposit	1,655,390		1,655,390	1,680,122
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				
24. Health care (\$) and other amounts receivable	5,639,811	5,639,811	0	
25. Aggregate write-ins for other than invested assets	21,739	21,739	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	5,819,779,486	22,286,629	5,797,492,857	5,493,453,598
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	5,819,779,486	22,286,629	5,797,492,857	5,493,453,598
DETAILS OF WRITE-INS				
1101. Receivable for Collateral on Derivatives	0	0	0	200,000
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	200,000
2501. Prepaid General Expense	21,739	21,739	0	
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	21,739	21,739	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 4,477,874,776 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	4,477,874,776	4,318,801,682
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	301,671	351,326
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	530,339,436	497,564,552
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	9,403,008	10,505,884
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)		0
5. Policyholders' dividends/refunds to members \$ 1,294,759 and coupons \$ due and unpaid (Exhibit 4, Line 10)	1,294,759	1,309,943
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 \$ Modco)	70,678,659	65,101,141
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ 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 \$ discount; including \$ accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	1,112,273	1,124,016
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ 0 assumed and \$ 3,697,771 ceded	3,697,771	4,143,592
9.4 Interest maintenance reserve (IMR, Line 6)	8,172,190	8,092,169
10. Commissions to agents due or accrued-life and annuity contracts \$ 355,404 accident and health \$ and deposit-type contract funds \$	355,404	500,698
11. Commissions and expense allowances payable on reinsurance assumed		175
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	821,418	787,534
13. Transfers to Separate Accounts due or accrued (net) (including \$ 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)	3,047,088	2,999,116
15.1 Current federal and foreign income taxes, including \$ 1,230,689 on realized capital gains (losses)	980,317	0
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by reporting entity as agent or trustee	431,436	172,320
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	5,549,074	5,105,123
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above	1,042,633	980,653
22. Borrowed money \$ 0 and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	92,189,701	64,408,614
24.02 Reinsurance in unauthorized and certified (\$) companies		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	2,347,199	3,191,896
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives	53,998,402	5,826,784
24.09 Payable for securities	1,635,434	2,154,556
24.10 Payable for securities lending	95,605,291	76,323,775
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	77,751,430	89,622,754
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	5,438,629,370	5,159,068,303
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	5,438,629,370	5,159,068,303
29. Common capital stock	2,500,000	2,500,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes	0	
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	210,072,668	210,072,668
34. Aggregate write-ins for special surplus funds		0
35. Unassigned funds (surplus)	146,290,819	121,812,627
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	356,363,487	331,885,295
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	358,863,487	334,385,295
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	5,797,492,857	5,493,453,598
DETAILS OF WRITE-INS		
2501. Unfunded Commitment to Low Income Housing Tax Credit Property	60,469,475	84,945,113
2502. Payable for collateral on Derivatives	15,680,000	3,860,000
2503. Outstanding disbursement - death	1,176,360	276,151
2598. Summary of remaining write-ins for Line 25 from overflow page	425,595	541,490
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	77,751,430	89,622,754
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

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)	575,406,902	575,556,544
2. Considerations for supplementary contracts with life contingencies	3,198,728	3,115,098
3. Net investment income (Exhibit of Net Investment Income, Line 17)	222,845,622	214,130,521
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	272,065	255,945
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)	62,776	50,408
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	1,050,811	963,085
9. Total (Lines 1 to 8.3)	802,836,904	794,071,601
10. Death benefits	32,259,421	32,121,240
11. Matured endowments (excluding guaranteed annual pure endowments)	124,810	97,277
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	35,381,098	35,005,242
13. Disability benefits and benefits under accident and health contracts	1,601,853	1,507,322
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	375,849,198	320,426,319
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	11,405,476	13,745,799
18. Payments on supplementary contracts with life contingencies	2,410,964	2,424,138
19. Increase in aggregate reserves for life and accident and health contracts	155,871,425	202,307,550
20. Totals (Lines 10 to 19)	614,904,245	607,634,887
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	61,481,257	55,584,728
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	1,033	2,065
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	43,303,695	41,370,295
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	9,005,547	8,939,051
25. Increase in loading on deferred and uncollected premiums	2,942,099	1,070,459
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions	3,223,635	4,494,178
28. Totals (Lines 20 to 27)	734,861,511	719,095,663
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	67,975,393	74,975,938
30. Dividends to policyholders and refunds to members	69,142,534	64,215,929
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(1,167,141)	10,760,009
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(4,391,370)	(4,763,041)
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)	3,224,229	15,523,050
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$4,096,373 (excluding taxes of \$93,592 transferred to the IMR)	(2,707,041)	12,725,482
35. Net income (Line 33 plus Line 34)	517,188	28,248,532
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	334,385,295	317,979,609
37. Net income (Line 35)	517,188	28,248,532
38. Change in net unrealized capital gains (losses) less capital gains tax of \$6,034,281	38,784,193	(26,340,559)
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	10,721,999	5,755,860
41. Change in nonadmitted assets	(3,776,156)	(15,260,863)
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		(1,320,617)
44. Change in asset valuation reserve	(27,781,087)	(3,924,050)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)		0
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	9,164,070	
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		29,247,383
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	(3,152,015)	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	24,478,192	16,405,686
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	358,863,487	334,385,295
DETAILS OF WRITE-INS		
08.301. Pension administration fees	1,041,381	948,798
08.302. Miscellaneous income	9,430	14,287
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	1,050,811	963,085
2701. Securities lending interest expense	1,469,898	2,646,443
2702. Benefits for employees and agents not included elsewhere	1,451,914	1,485,662
2703. Miscellaneous expense	301,823	0
2798. Summary of remaining write-ins for Line 27 from overflow page	0	362,073
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	3,223,635	4,494,178
5301. Ordinary life reserve correction	(3,152,015)	0
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	(3,152,015)	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	576,250,953	576,463,514
2. Net investment income	236,650,311	228,112,057
3. Miscellaneous income	1,198,989	1,133,222
4. Total (Lines 1 through 3)	814,100,253	805,708,793
5. Benefit and loss related payments	462,466,594	407,607,445
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	117,054,098	110,028,608
8. Dividends paid to policyholders	63,580,200	60,151,087
9. Federal and foreign income taxes paid (recovered) net of \$(309,088) tax on capital gains (losses)	(8,607,274)	(249,255)
10. Total (Lines 5 through 9)	634,493,618	577,537,885
11. Net cash from operations (Line 4 minus Line 10)	179,606,635	228,170,908
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	555,744,283	651,861,171
12.2 Stocks	21,559,936	22,758,759
12.3 Mortgage loans	45,353,011	36,476,804
12.4 Real estate	0	0
12.5 Other invested assets	49,899,375	13,470,297
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	20,630	63,308
12.7 Miscellaneous proceeds	1,021,348	40,007,670
12.8 Total investment proceeds (Lines 12.1 to 12.7)	673,598,583	764,638,009
13. Cost of investments acquired (long-term only):		
13.1 Bonds	592,415,086	665,918,517
13.2 Stocks	43,976,839	22,465,625
13.3 Mortgage loans	83,696,588	94,341,787
13.4 Real estate	0	0
13.5 Other invested assets	133,213,304	86,998,741
13.6 Miscellaneous applications	22,767,612	30,266,296
13.7 Total investments acquired (Lines 13.1 to 13.6)	876,069,429	899,990,966
14. Net increase (decrease) in contract loans and premium notes	38,337,158	53,394,127
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(240,808,004)	(188,747,083)
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	20,000,000
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	32,774,884	6,642,006
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	51,594,013	(104,558,258)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	84,368,897	(77,916,252)
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)	23,167,528	(38,492,427)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	61,923,221	100,415,648
19.2 End of year (Line 18 plus Line 19.1)	85,090,749	61,923,221

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

20.0001. Contribution from The Western & Southern Financial Group in the form of Bonds		9,247,383
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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts	575,406,902	418,765,939	34,214	130,683,714	25,923,035	0			0
2. Considerations for supplementary contracts with life contingencies	3,198,728	XXX	XXX	3,198,728		XXX	XXX		XXX
3. Net investment income	222,845,622	148,914,885	203,130	70,785,860	5,183,508	15,346		(2,257,107)	0
4. Amortization of Interest Maintenance Reserve (IMR)	272,065	181,229	248	67,304	6,329	19		16,936	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	XXX		0
6. Commissions and expense allowances on reinsurance ceded	62,776	0	21,113	37,666	0	3,997	XXX	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0			0	XXX		0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0	0			0	XXX		0
8.2 Charges and fees for deposit-type contracts	0	0	0			XXX	XXX		0
8.3 Aggregate write-ins for miscellaneous income	1,050,811	978	2,120	0	1,041,381	5,357	0	975	0
9. Totals (Lines 1 to 8.3)	802,836,904	567,863,031	260,825	204,773,272	32,154,253	24,719	0	(2,239,196)	0
10. Death benefits	32,259,421	31,794,313	465,108	0	0	XXX	XXX		0
11. Matured endowments (excluding guaranteed annual pure endowments)	124,810	124,810	0	0	0	XXX	XXX		0
12. Annuity benefits	35,381,098	XXX	XXX	34,926,984	454,114	XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts	1,601,853	1,544,595	0	0	0	57,258	XXX		0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	XXX		0
15. Surrender benefits and withdrawals for life contracts	375,849,198	200,399,647	0	157,616,336	17,833,215	XXX	XXX		0
16. Group conversions	0	0	0	0	0	0	XXX		0
17. Interest and adjustments on contract or deposit-type contract funds	11,405,476	849,309	0	10,556,167	0	0	XXX		0
18. Payments on supplementary contracts with life contingencies	2,410,964	0	0	2,410,964	0	XXX	XXX		0
19. Increase in aggregate reserves for life and accident and health contracts	155,871,425	171,309,801	61,577	(25,832,317)	10,382,019	(49,655)	XXX		0
20. Totals (Lines 10 to 19)	614,904,245	406,022,475	526,685	179,678,134	28,669,348	7,603	XXX	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	61,481,257	50,162,309	0	9,942,394	1,373,252	3,302	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed	1,033	0	0	1,033	0	0	XXX	0	0
23. General insurance expenses and fraternal expenses	43,303,695	22,629,632	12,229	6,090,036	179,214	18,336		14,374,248	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	9,005,547	7,937,269	1,243	860,103	143,499	5,733		57,700	0
25. Increase in loading on deferred and uncollected premiums	2,942,099	2,942,099	0	0	0	0	XXX		0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0	0	0	0	XXX		0
27. Aggregate write-ins for deductions	3,223,635	773,271	524	502,403	6,937	367	0	1,940,133	0
28. Totals (Lines 20 to 27)	734,861,511	490,467,055	540,681	197,074,103	30,372,250	35,341	0	16,372,081	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	67,975,393	77,395,976	(279,856)	7,699,169	1,782,003	(10,622)	0	(18,611,277)	0
30. Dividends to policyholders and refunds to members	69,142,534	69,128,801	0	13,733	0	0	XXX		0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(1,167,141)	8,267,175	(279,856)	7,685,436	1,782,003	(10,622)	0	(18,611,277)	0
32. Federal income taxes incurred (excluding tax on capital gains)	(4,391,370)	1,736,107	(58,770)	1,613,943	374,220	(2,231)		(8,054,639)	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)	3,224,229	6,531,068	(221,086)	6,071,493	1,407,783	(8,391)	0	(10,556,638)	0
34. Policies/certificates in force end of year	110,467	87,087	1,093	18,305	3,824	158	XXX		0
DETAILS OF WRITE-INS									
08.301. Pension administration fees	1,041,381				1,041,381				
08.302. Miscellaneous income	9,430	978	2,120			5,357		975	
08.303.									
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. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	1,050,811	978	2,120	0	1,041,381	5,357	0	975	0
2701. Securities lending interest expense	1,469,898							1,469,898	
2702. Benefits for employees and agents not included elsewhere	1,451,914	773,271	524	200,580	6,937	367		470,235	
2703. Miscellaneous expense	301,823			301,823					
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	3,223,635	773,271	524	502,403	6,937	367	0	1,940,133	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

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)	418,765,939		410,549,965	6,831,989	45,626	1,338,359						
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	148,914,885		139,061,579	3,451,636	589,696	5,811,974						
4. Amortization of Interest Maintenance Reserve (IMR)	181,229		169,203	4,214	720	7,092						
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0											
6. Commissions and expense allowances on reinsurance ceded	0	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	978	0	650	128	0	200	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	567,863,031	0	549,781,397	10,287,967	636,042	7,157,625	0	0	0	0	0	0
10. Death benefits	31,794,313		17,240,159	10,777,802	122,679	3,653,673						
11. Matured endowments (excluding guaranteed annual pure endowments)	124,810		124,810									
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	1,544,595		1,218,533	51,488		274,574						
14. Coupons, guaranteed annual pure endowments and similar benefits	0											
15. Surrender benefits and withdrawals for life contracts	200,399,647		192,606,844		2,320,050	5,472,753						
16. Group conversions	0											
17. Interest and adjustments on contract or deposit-type contract funds	849,309		682,277	91,186	3,260	72,586						
18. Payments on supplementary contracts with life contingencies	0											
19. Increase in aggregate reserves for life and accident and health contracts	171,309,801		178,625,213	466,438	(1,924,494)	(5,857,356)						
20. Totals (Lines 10 to 19)	406,022,475	0	390,497,836	11,386,914	521,495	3,616,230	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	50,162,309	0	49,151,880	732,898	18,274	259,257						XXX
22. Commissions and expense allowances on reinsurance assumed	0	0										
23. General insurance expenses	22,629,632		16,051,300	6,021,920	118,355	438,057						
24. Insurance taxes, licenses and fees, excluding federal income taxes	7,937,269		7,611,776	282,096	5,798	37,599						
25. Increase in loading on deferred and uncollected premiums	2,942,099		815,037	2,127,062								
26. Net transfers to or (from) Separate Accounts net of reinsurance	0											
27. Aggregate write-ins for deductions	773,271	0	552,404	201,021	4,526	15,320	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	490,467,055	0	464,680,233	20,751,911	668,448	4,366,463	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)	77,395,976	0	85,101,164	(10,463,944)	(32,406)	2,791,162	0	0	0	0	0	0
30. Dividends to policyholders and refunds to members	69,128,801		69,076,239	52,562								
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	8,267,175	0	16,024,925	(10,516,506)	(32,406)	2,791,162	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	1,736,107		3,365,234	(2,208,466)	(6,805)	586,144						
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)	6,531,068	0	12,659,691	(8,308,040)	(25,601)	2,205,018	0	0	0	0	0	0
34. Policies/certificates in force end of year	87,087		70,849	8,631	126	7,481						
DETAILS OF WRITE-INS												
08.301. Pension administration fees	0											
08.302. Miscellaneous income	978		650	128		200						
08.303.												
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. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	978	0	650	128	0	200	0	0	0	0	0	0
2701. Securities lending interest expense	0											
2702. Benefits for employees and agents not included elsewhere	773,271		552,404	201,021	4,526	15,320						
2703. Miscellaneous expense	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. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	773,271	0	552,404	201,021	4,526	15,320	0	0	0	0	0	0

(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.)

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts ^(b)	34,214		34,214						
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	203,130		203,130						
4. Amortization of Interest Maintenance Reserve (IMR)	248		248						
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	.0								
6. Commissions and expense allowances on reinsurance ceded	21,113		21,113						
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	2,120	0	2,120	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	260,825	0	260,825	0	0	0	0	0	0
10. Death benefits	465,108		465,108						
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	61,577		61,577						
20. Totals (Lines 10 to 19)	526,685	0	526,685	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	12,229		12,229						
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,243		1,243						
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	524	0	524	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	540,681	0	540,681	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)	(279,856)	0	(279,856)	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)	(279,856)	0	(279,856)	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	(58,770)		(58,770)						
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)	(221,086)	0	(221,086)	0	0	0	0	0	0
34. Policies/certificates in force end of year	1,093		1,093						
DETAILS OF WRITE-INS									
08.301. Pension administration fees .....	.0								
08.302. Miscellaneous income	2,120		2,120						
08.303.									
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. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	2,120	0	2,120	0	0	0	0	0	0
2701. Securities lending interest expense .....	.0								
2702. Benefits for employees and agents not included elsewhere	524		524						
2703. Miscellaneous expense .....	.0								
2798. Summary of remaining write-ins for Line 27 from overflow page .....	.0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	524	0	524	0	0	0	0	0	0

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

(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.)

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

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

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
1. Premiums for individual annuity contracts	130,683,714	15,206	127,679,295			2,989,213	
2. Considerations for supplementary contracts with life contingencies	3,198,728	XXX	XXX	XXX	XXX	3,198,728	XXX
3. Net investment income	70,785,860	308,906	51,616,679			2,657,107	16,203,168
4. Amortization of Interest Maintenance Reserve (IMR)	67,304	310	62,459			3,244	1,291
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0						
6. Commissions and expense allowances on reinsurance ceded	37,666	37,666					
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)	204,773,272	362,088	179,358,433	0	0	8,848,292	16,204,459
10. Death benefits	0						
11. Matured endowments (excluding guaranteed annual pure endowments)	0						
12. Annuity benefits	34,926,984	308,145	29,107,295			5,511,544	
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	157,616,336	414,597	157,201,739				
16. Group conversions	0						
17. Interest and adjustments on contract or deposit-type contract funds	10,556,167	11,035	219,055				10,326,077
18. Payments on supplementary contracts with life contingencies	2,410,964					2,410,964	
19. Increase in aggregate reserves for life and accident and health contracts	(25,832,317)	(520,317)	(25,139,876)			(172,124)	
20. Totals (Lines 10 to 19)	179,678,134	213,460	161,388,213	0	0	7,750,384	10,326,077
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	9,942,394	31,592	9,731,448			82,886	96,468
22. Commissions and expense allowances on reinsurance assumed	1,033		1,033				
23. General insurance expenses	6,090,036	2,098,691	3,863,195				128,150
24. Insurance taxes, licenses and fees, excluding federal income taxes	860,103	51,118	789,904				19,081
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	502,403	63,037	434,133	0	0	0	5,233
28. Totals (Lines 20 to 27)	197,074,103	2,457,898	176,207,926	0	0	7,833,270	10,575,009
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	7,699,169	(2,095,810)	3,150,507	0	0	1,015,022	5,629,450
30. Dividends to policyholders and refunds to members	13,733	13,733					
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	7,685,436	(2,109,543)	3,150,507	0	0	1,015,022	5,629,450
32. Federal income taxes incurred (excluding tax on capital gains)	1,613,943	(443,004)	661,607			213,155	1,182,185
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)	6,071,493	(1,666,539)	2,488,900	0	0	801,867	4,447,265
34. Policies/certificates in force end of year	18,305	124	17,186			995	
DETAILS OF WRITE-INS							
08.301. Pension administration fees	0						
08.302. Miscellaneous income	0						
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0
2701. Securities lending interest expense	0						
2702. Benefits for employees and agents not included elsewhere	200,580	63,037	132,310				5,233
2703. Miscellaneous expense	301,823		301,823				
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	502,403	63,037	434,133	0	0	0	5,233

(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 which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitalizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for group annuity contracts	25,923,035	1,120,869	24,802,166				
2. Considerations for supplementary contracts with life contingencies	0	XXX	XXX	XXX	XXX		XXX
3. Net investment income	5,183,508	898,386	4,285,122				
4. Amortization of Interest Maintenance Reserve (IMR)	6,329	1,097	5,232				
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	1,041,381	0	1,041,381	0	0	0	0
9. Totals (Lines 1 to 8.3)	32,154,253	2,020,352	30,133,901	0	0	0	0
10. Death benefits	0						
11. Matured endowments (excluding guaranteed annual pure endowments)	0						
12. Annuity benefits	454,114	454,114					
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	17,833,215	6,154,652	11,678,563				
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	10,382,019	(4,583,827)	14,965,846				
20. Totals (Lines 10 to 19)	28,669,348	2,024,939	26,644,409	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	1,373,252	23,218	1,350,034				
22. Commissions and expense allowances on reinsurance assumed	0						
23. General insurance expenses	179,214	66,375	112,839				
24. Insurance taxes, licenses and fees, excluding federal income taxes	143,499	8,654	134,845				
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	6,937	2,770	4,167	0	0	0	0
28. Totals (Lines 20 to 27)	30,372,250	2,125,956	28,246,294	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)	1,782,003	(105,604)	1,887,607	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)	1,782,003	(105,604)	1,887,607	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	374,220	(22,177)	396,397				
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)	1,407,783	(83,427)	1,491,210	0	0	0	0
34. Policies/certificates in force end of year	3,824	275	3,549				
DETAILS OF WRITE-INS							
08.301. Pension administration fees	1,041,381		1,041,381				
08.302. Miscellaneous income	0						
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	1,041,381	0	1,041,381	0	0	0	0
2701. Securities lending interest expense	0						
2702. Benefits for employees and agents not included elsewhere	6,937	2,770	4,167				
2703. Miscellaneous expense	0						
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	6,937	2,770	4,167	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. The Company has included an immaterial amount of Group Life Contingent Payouts within the Group Fixed column.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
1. Premiums for accident and health contracts	0												
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	15,346												15,346
4. Amortization of Interest Maintenance Reserve (IMR)	19												19
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0												
6. Commissions and expense allowances on reinsurance ceded	3,997									0			3,997
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	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income	5,357	0	0	0	0	0	0	0	0	0	0	0	5,357
9. Totals (Lines 1 to 8.3)	24,719	0	0	0	0	0	0	0	0	0	0	0	24,719
10. Death benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	57,258												57,258
14. Coupons, guaranteed annual pure endowments and similar benefits	0												
15. Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions	0												
17. Interest and adjustments on contract or deposit-type contract funds	0												
18. Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts	(49,655)												(49,655)
20. Totals (Lines 10 to 19)	7,603	0	0	0	0	0	0	0	0	0	0	0	7,603
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	3,302									0			3,302
22. Commissions and expense allowances on reinsurance assumed	0									0			0
23. General insurance expenses	18,336												18,336
24. Insurance taxes, licenses and fees, excluding federal income taxes	5,733												5,733
25. Increase in loading on deferred and uncollected premiums	0												0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0												0
27. Aggregate write-ins for deductions	367	0	0	0	0	0	0	0	0	0	0	0	367
28. Totals (Lines 20 to 27)	35,341	0	0	0	0	0	0	0	0	0	0	0	35,341
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	(10,622)	0	0	0	0	0	0	0	0	0	0	0	(10,622)
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)	(10,622)	0	0	0	0	0	0	0	0	0	0	0	(10,622)
32. Federal income taxes incurred (excluding tax on capital gains)	(2,231)												(2,231)
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)	(8,391)	0	0	0	0	0	0	0	0	0	0	0	(8,391)
34. Policies/certificates in force end of year	158												158
DETAILS OF WRITE-INS													
08.301. Pension administration fees	0												
08.302. Miscellaneous income	5,357												5,357
08.303. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
08.398. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	5,357	0	0	0	0	0	0	0	0	0	0	0	5,357
2701. Securities lending interest expense	0												
2702. Benefits for employees and agents not included elsewhere	367												367
2703. Miscellaneous expense	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	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	367	0	0	0	0	0	0	0	0	0	0	0	367

(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.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

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

	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 ^(b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	2,879,209,911	0	2,706,946,249	38,051,185	12,973,017	121,239,460						
2. Tabular net premiums or considerations	380,882,725		360,592,090	12,833,882	342,836	7,113,917						
3. Present value of disability claims incurred	511,434		500,323	0		11,111						
4. Tabular interest	120,577,712		113,102,302	2,392,687	445,432	4,637,291						
5. Tabular less actual reserve released	3,246,085		(1,498,340)	2,085,738	266,272	2,392,415						
6. Increase in reserve on account of change in valuation basis	0		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)	3,384,427,867	0	3,179,642,624	55,363,492	14,027,557	135,394,194	0	0	0	0	0	0
9. Tabular cost	117,654,404		94,641,440	12,309,828	644,820	10,058,316						
10. Reserves released by death	20,111,721		17,117,493	680,089	47,325	2,266,814						
11. Reserves released by other terminations (net)	191,210,561		179,204,540	2,312,404	2,286,875	7,406,742						
12. Annuity, supplementary contract and disability payments involving life contingencies	1,779,455		1,499,222			280,233						
13. Net transfers to or (from) Separate Accounts	0											
14. Total Deductions (Lines 9 to 13)	330,756,141	0	292,462,695	15,302,321	2,979,020	20,012,105	0	0	0	0	0	0
15. Reserve December 31 of current year	3,053,671,726	0	2,887,179,929	40,061,171	11,048,537	115,382,089	0	0	0	0	0	0
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	2,782,822,905		2,654,583,363		11,448,416	116,791,126						
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.

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

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

(N/A Fraternal)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Variable Life	Universal Life	Variable Universal Life	Credit Life ^(b)	Other Group Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year	4,056,326		4,056,326						
2. Tabular net premiums or considerations	34,214		34,214						
3. Present value of disability claims incurred	0								
4. Tabular interest	167,591		167,591						
5. Tabular less actual reserve released	(145,343)		(145,343)						
6. Increase in reserve on account of change in valuation basis	0								
7. Other increases (net)	0								
8. Totals (Lines 1 to 7)	4,112,788	0	4,112,788	0	0	0	0	0	0
9. Tabular cost	(68,485)		(68,485)						
10. Reserves released by death	10,405		10,405						
11. Reserves released by other terminations (net)	52,965		52,965						
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)	(5,115)	0	(5,115)	0	0	0	0	0	0
15. Reserve December 31 of current year	4,117,903	0	4,117,903	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.

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

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 of prior year	1,315,822,629	6,384,766	1,245,325,121			64,112,742	
2. Tabular net premiums or considerations	130,147,330	1,062,857	122,807,007			6,277,466	
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	27,896,762	190,778	24,541,854			3,164,130	
5. Tabular less actual reserve released	24,175,376	(823,800)	20,488,691			4,510,485	
6. Increase in reserve on account of change in valuation basis	0						
7. Other increases (net)	0						
8. Totals (Lines 1 to 7)	1,498,042,097	6,814,601	1,413,162,673	0	0	78,064,823	0
9. Tabular cost	0						
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)	199,728,822	950,152	192,977,428			5,801,242	
12. Annuity, supplementary contract and disability payments involving life contingencies	8,322,963	0	0			8,322,963	
13. Net transfers to or (from) Separate Accounts	0						
14. Total Deductions (Lines 9 to 13)	208,051,785	950,152	192,977,428	0	0	14,124,205	0
15. Reserve December 31 of current year	1,289,990,312	5,864,449	1,220,185,245	0	0	63,940,618	0
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	1,206,220,494	5,864,449	1,200,356,045				
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.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

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 of prior year	119,712,816	23,939,776	95,773,040			0	
2. Tabular net premiums or considerations	25,878,942	1,147,074	24,731,868				
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	5,453,068	1,322,829	4,130,239			0	
5. Tabular less actual reserve released	(3,059,627)	(723,498)	(2,336,129)			0	
6. Increase in reserve on account of change in valuation basis	0	0	0				
7. Other increases (net)	0						
8. Totals (Lines 1 to 7)	147,985,199	25,686,181	122,299,018	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)	17,890,365	6,330,232	11,560,133			0	
12. Annuity, supplementary contract and disability payments involving life contingencies	0					0	
13. Net transfers to or (from) Separate Accounts	0						
14. Total Deductions (Lines 9 to 13)	17,890,365	6,330,232	11,560,133	0	0	0	0
15. Reserve December 31 of current year	130,094,834	19,355,949	110,738,885	0	0	0	0
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	125,810,848	17,045,306	108,765,542				
17. Amount Available for Policy Loans Based upon Line 16 CSV	0						

The Company has included an immaterial amount of Group Life Contingent Payouts within the Group Fixed column.

(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.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....2,010,527	.....1,986,921
1.1	Bonds exempt from U.S. tax	(a) .....	.....
1.2	Other bonds (unaffiliated)	(a) .....164,799,788	.....164,565,810
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) .....1,494,319	.....1,535,756
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	.....4,335,151	.....4,329,218
2.21	Common stocks of affiliates .....	.....250,000	.....250,000
3.	Mortgage loans	(c) .....27,665,023	.....27,658,304
4.	Real estate	(d) .....	.....
5	Contract loans .....	.....29,603,192	.....30,474,501
6	Cash, cash equivalents and short-term investments	(e) .....1,155,145	.....1,214,557
7	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....(6,864,734)	.....(6,864,734)
9.	Aggregate write-ins for investment income .....	.....783,355	.....783,355
10.	Total gross investment income .....	.....225,231,766	.....225,933,688
11.	Investment expenses		(g) .....3,080,397
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) .....7,669
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....3,088,066
17.	Net investment income (Line 10 minus Line 16) .....		.....222,845,622
DETAILS OF WRITE-INS			
0901.	Securities Lending fee income .....	.....309,629	.....309,629
0902.	Miscellaneous .....	.....473,726	.....473,726
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	.....783,355	.....783,355
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above) .....		.....0

- (a) Includes \$2,640,627 accrual of discount less \$5,998,315 amortization of premium and less \$1,761,236 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 \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$0 accrual of discount less \$0 amortization of premium and less \$0 paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....	.....10	.....0	.....10	.....0	.....0
1.1	Bonds exempt from U.S. tax .....	.....	.....	.....0	.....	.....
1.2	Other bonds (unaffiliated) .....	.....96,161	.....0	.....96,161	.....1,424,239	.....0
1.3	Bonds of affiliates .....	.....0	.....0	.....0	.....(1,394,263)	.....0
2.1	Preferred stocks (unaffiliated) .....	.....345,000	.....0	.....345,000	.....0	.....0
2.11	Preferred stocks of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.2	Common stocks (unaffiliated) .....	.....811,374	.....(1,295,768)	.....(484,394)	.....15,614,885	.....0
2.21	Common stocks of affiliates .....	.....0	.....0	.....0	.....(160,890)	.....0
3.	Mortgage loans .....	.....0	.....0	.....0	.....0	.....0
4.	Real estate .....	.....	.....0	.....0	.....	.....0
5.	Contract loans .....	.....	.....	.....0	.....	.....
6.	Cash, cash equivalents and short-term investments .....	.....20,630	.....	.....20,630	.....	.....
7.	Derivative instruments .....	.....1,857,602	.....	.....1,857,602	.....16,244,693	.....
8.	Other invested assets .....	.....0	.....0	.....0	.....13,089,814	.....0
9.	Aggregate write-ins for capital gains (losses) .....	.....0	.....0	.....0	.....0	.....0
10.	Total capital gains (losses) .....	.....3,130,777	.....(1,295,768)	.....1,835,009	.....44,818,478	.....0
DETAILS OF WRITE-INS						
0901.	.....				
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0	.....0	.....0	.....0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	.....0	.....0	.....0	.....0	.....0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

		1	2	Ordinary		5	Insurance Group		Accident and Health			11	12
				3	4		6	7	8	9	10		
FIRST YEAR (other than single)		Total	Industrial Life	Life Insurance	Individual Annuities								
1.	Uncollected	125,817		125,817									
2.	Deferred and accrued	6,077,102		6,077,102									
3.	Deferred, accrued and uncollected:												
3.1	Direct	6,228,829		6,228,829									
3.2	Reinsurance assumed	0											
3.3	Reinsurance ceded	25,910		25,910									
3.4	Net (Line 1 + Line 2)	6,202,919	0	6,202,919	0	0	0	0	0	0	0	0	0
4.	Advance	37,699		37,699									
5.	Line 3.4 - Line 4	6,165,220	0	6,165,220	0	0	0	0	0	0	0	0	0
6.	Collected during year:												
6.1	Direct	112,316,614		44,655,004	57,670,074			9,991,536					
6.2	Reinsurance assumed	0											
6.3	Reinsurance ceded	496,791		496,791									
6.4	Net	111,819,823	0	44,158,213	57,670,074	0	0	9,991,536	0	0	0	0	0
7.	Line 5 + Line 6.4	117,985,043	0	50,323,433	57,670,074	0	0	9,991,536	0	0	0	0	0
8.	Prior year (uncollected + deferred and accrued - advance)	2,641,185	0	2,641,185	0	0	0	0	0	0	0	0	0
9.	First year premiums and considerations:												
9.1	Direct	115,806,642		48,145,032	57,670,074			9,991,536					
9.2	Reinsurance assumed	0											
9.3	Reinsurance ceded	462,784		462,784									
9.4	Net (Line 7 - Line 8)	115,343,858	0	47,682,248	57,670,074	0	0	9,991,536	0	0	0	0	0
SINGLE													
10.	Single premiums and considerations:												
10.1	Direct	164,862,081		119,243,721	45,618,360								
10.2	Reinsurance assumed	0											
10.3	Reinsurance ceded	883,230			883,230								
10.4	Net	163,978,851	0	119,243,721	44,735,130	0	0	0	0	0	0	0	0
RENEWAL													
11.	Uncollected	5,702,716		5,710,171	(7,455)								
12.	Deferred and accrued	45,363,260		45,363,260									
13.	Deferred, accrued and uncollected:												
13.1	Direct	54,889,923		54,889,923									
13.2	Reinsurance assumed	0											
13.3	Reinsurance ceded	3,823,947		3,816,492	7,455								
13.4	Net (Line 11 + Line 12)	51,065,976	0	51,073,431	(7,455)	0	0	0	0	0	0	0	0
14.	Advance	1,074,574		1,074,574									
15.	Line 13.4 - Line 14	49,991,402	0	49,998,857	(7,455)	0	0	0	0	0	0	0	0
16.	Collected during year:												
16.1	Direct	335,268,456		290,846,373	28,171,937		37,986	15,931,499	178,563		102,098		
16.2	Reinsurance assumed	5,171		5,171									
16.3	Reinsurance ceded	38,340,488		38,056,055			3,772		178,563		102,098		
16.4	Net	296,933,139	0	252,795,489	28,171,937	0	34,214	15,931,499	0	0	0	0	0
17.	Line 15 + Line 16.4	346,924,541	0	302,794,346	28,164,482	0	34,214	15,931,499	0	0	0	0	0
18.	Prior year (uncollected + deferred and accrued - advance)	50,840,348	0	50,954,376	(114,028)	0	0	0	0	0	0	0	0
19.	Renewal premiums and considerations:												
19.1	Direct	334,009,672		289,587,589	28,171,937		37,986	15,931,499	178,563		102,098		
19.2	Reinsurance assumed	5,171		5,171									
19.3	Reinsurance ceded	37,930,650		37,752,790	(106,573)		3,772		178,563		102,098		
19.4	Net (Line 17 - Line 18)	296,084,193	0	251,839,970	28,278,510	0	34,214	15,931,499	0	0	0	0	0
TOTAL													
20.	Total premiums and annuity considerations:												
20.1	Direct	614,678,395	0	456,976,342	131,460,371	0	37,986	25,923,035	178,563	0	102,098	0	0
20.2	Reinsurance assumed	5,171	0	5,171	0	0	0	0	0	0	0	0	0
20.3	Reinsurance ceded	39,276,664	0	38,215,574	776,657	0	3,772	0	178,563	0	102,098	0	0
20.4	Net (Lines 9.4 + 10.4 + 19.4)	575,406,902	0	418,765,939	130,683,714	0	34,214	25,923,035	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

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

	Insurance											
	1	2	Ordinary		5	Group		Accident and Health			11	12
			3	4		6	7	8	9	10		
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)												
21. To pay renewal premiums	4,505,509		4,505,509									
22. All other	56,526,109		56,512,376	13,733								
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	62,776			37,666		21,113		2,558		1,439		
25.2 Reinsurance assumed	1,033			1,033								
25.3 Net ceded less assumed	61,743	0	0	36,633	0	21,113	0	2,558	0	1,439	0	0
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6)	62,776	0	0	37,666	0	21,113	0	2,558	0	1,439	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	1,033	0	0	1,033	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	61,743	0	0	36,633	0	21,113	0	2,558	0	1,439	0	0
COMMISSIONS INCURRED (direct business only)												
27. First year (other than single)	36,563,746		30,983,170	4,853,416			727,160					
28. Single	4,314,536		826,961	3,487,575								
29. Renewal	20,602,975		18,352,178	1,601,403			646,092	2,113		1,189		
30. Deposit-type contract funds	0											
31. Totals (to agree with Page 6, Line 21)	61,481,257	0	50,162,309	9,942,394	0	0	1,373,252	2,113	0	1,189	0	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

EXHIBIT 2 - GENERAL EXPENSES

		Insurance				5	6	7
		1	Accident and Health		4			
			2	3				
		Life	Cost Containment	All Other	All Other Lines of Business	Investment	Fraternal	Total
1.	Rent	1,244,195		752	977,889	75,597		2,298,433
2.	Salaries and wages	16,960,398		6,472	6,170,153	1,696,615		24,833,638
3.11	Contributions for benefit plans for employees	1,576,383		897	741,840	323,422		2,642,542
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	196,076		78	187,323	1,474		384,951
3.32	Other agent welfare	637						637
4.1	Legal fees and expenses	13,129			429,237	46		442,412
4.2	Medical examination fees	864,891						864,891
4.3	Inspection report fees	158,777			1,483			160,260
4.4	Fees of public accountants and consulting actuaries	249,574			71,919			321,493
4.5	Expense of investigation and settlement of policy claims	220,858		88	61,431			282,377
5.1	Traveling expenses	579,873		34	321,946	28,568		930,421
5.2	Advertising	178,926			966,119			1,145,045
5.3	Postage, express, telegraph and telephone	433,499		9,248	232,340	401		675,488
5.4	Printing and stationery	166,459			46,520	17		212,996
5.5	Cost or depreciation of furniture and equipment	66,774		38	55,170	656		122,638
5.6	Rental of equipment	21,109			66,713	37		87,859
5.7	Cost or depreciation of EDP equipment and software	789,082		21	320,686	394		1,110,183
6.1	Books and periodicals	14,972			35,460	39		50,471
6.2	Bureau and association fees	64,489		18	270,888	73		335,468
6.3	Insurance, except on real estate	123,825			118,414			242,239
6.4	Miscellaneous losses				77,907			77,907
6.5	Collection and bank service charges	133,724			72,227			205,951
6.6	Sundry general expenses	715,565		162	1,252,636	493,366		2,461,729
6.7	Group service and administration fees				21,799			21,799
6.8	Reimbursements by uninsured plans							0
7.1	Agency expense allowance							0
7.2	Agents' balances charged off (less \$ recovered)	4,221						4,221
7.3	Agency conferences other than local meetings	809,476						809,476
8.1	Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		0
8.2	Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		0
9.1	Real estate expenses					186,406		186,406
9.2	Investment expenses not included elsewhere	2,549			1,983	22,825		27,357
9.3	Aggregate write-ins for expenses	3,321,649	0	528	1,872,166	250,461	0	5,444,804
10.	General expenses incurred	28,911,110	0	18,336	14,374,249	3,080,397	(b) 0	(a) 46,384,092
11.	General expenses unpaid Dec. 31, prior year	482,894		371	251,503	52,766		787,534
12.	General expenses unpaid Dec. 31, current year	505,254		320	262,011	53,833		821,418
13.	Amounts receivable relating to uninsured plans, prior year					260,034		260,034
14.	Amounts receivable relating to uninsured plans, current year							0
15.	General expenses paid during year (Lines 10+11-12-13+14)	28,888,750	0	18,387	14,363,741	2,819,296	0	46,090,174
DETAILS OF WRITE-INS								
09.301.	Equipment and software maintenance	1,527,974		514	1,401,956	43,508		2,973,952
09.302.	Consulting	1,793,675		14	470,210	206,953		2,470,852
09.303.								
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0	0
09.399.	Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	3,321,649	0	528	1,872,166	250,461	0	5,444,804

(a) Includes management fees of \$ 35,112,251 to affiliates and \$ 73,822 to non-affiliates.

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

1. Charitable \$; 2. Institutional \$; 3. Recreational and Health \$; 4. Educational \$;

5. Religious \$; 6. Membership \$; 7. Other \$; 8. Total \$ 0

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						0
2.	State insurance department licenses and fees	837,162	382				837,544
3.	State taxes on premiums	6,648,733	4,651				6,653,384
4.	Other state taxes, including \$ for employee benefits	398,290	183	2,428	330		401,231
5.	U.S. Social Security taxes	756,887	378	54,046	7,339		818,650
6.	All other taxes	302,269	138				302,407
7.	Taxes, licenses and fees incurred	8,943,341	5,732	56,474	7,669	0	9,013,216
8.	Taxes, licenses and fees unpaid Dec. 31, prior year	1,318,273	721				1,318,994
9.	Taxes, licenses and fees unpaid Dec. 31, current year	1,391,063	635				1,391,698
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	8,870,551	5,818	56,474	7,669	0	8,940,512

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums	4,505,510	0
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions	56,096,652	
4. Applied to provide paid-up annuities	13,733	
5. Total Lines 1 through 4	60,615,895	0
6. Paid in cash	2,100,488	
7. Left on deposit	448,093	
8. Aggregate write-ins for dividend or refund options	415,724	0
9. Total Lines 5 through 8	63,580,200	0
10. Amount due and unpaid	1,294,759	
11. Provision for dividends or refunds payable in the following calendar year	70,678,659	
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	71,973,418	0
16. Total from prior year	66,411,084	0
17. Total dividends or refunds (Lines 9 + 15 - 16)	69,142,534	0
DETAILS OF WRITE-INS		
0801. Policy loan and interest payments	415,724	
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)	415,724	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 41 CSO 2.5% ANB CRVM, 48-63	935,501		935,501		
0100002. 41 CSO 2.5% ANB NLP, 48-63	7,397,249		7,397,249		
0100003. 41 CSO 3% ANB NLP, 48-63	735,720		735,720		
0100004. 58 CSO 2.5% CRVM, 63-81	26,640,400		26,640,400		
0100005. 58 CSO 2.5% NLP, 63-81	9,269		9,269		
0100006. 58 CSO 2.75% NLP, 70-93	51,114				51,114
0100007. 58 CSO 3.5% CRVM, 69-88	6,436,795		6,436,795		
0100008. 58 CSO 3.5% NLP, 69-88	1,654,324		1,654,324		
0100009. 58 CSO 4% CRVM, 79-88	10,087,200		10,087,200		
0100010. 58 CSO 4% NLP, 79-88	54,928,261		54,928,261		
0100011. 58 CSO 4.5% CRVM, 81-88	5,423,259		5,423,259		
0100012. 58 CSO 5.5% NLP, 77-88	1,768				1,768
0100013. 80 CSO 4% CRVM, 83-08	115,438,167		115,438,167		
0100014. 80 CSO 4% NLP, 83-08	48,876,843		48,876,843		
0100015. 80 CSO 4.5% CRVM, 97-05	361,900,195		361,900,195		
0100016. 80 CSO 4.5% NLP, 85-05	140,975,159		138,280,269		2,694,890
0100017. 80 CSO 5% NLP, 86-94	46,155,925		46,155,925		
0100018. 2001 CSO 3.5% CRVM, 13-16	364,289,424		364,289,424		
0100019. 2001 CSO 3.5% NLP, 13-18	294,393,317		294,393,317		
0100020. 2001 CSO 4% CRVM, 05-12	553,444,187		553,444,187		
0100021. 2001 CSO 4% NLP, 05-12	791,465,767		788,369,432		3,096,335
0100022. 2001 CSO 4.5% CRVM, 05-05	20,889,539		20,889,539		
0100023. 2001 CSO 4.5% NLP, 05-05	23,260,396		23,260,396		
0100024. 2017 CSO 3.5% CRVM, 17-19	218,720,353		218,720,353		
0199997. Totals (Gross)	3,094,110,132	0	3,088,266,025	0	5,844,107
0199998. Reinsurance ceded	56,878,341		54,364,307		2,514,034
0199999. Life Insurance: Totals (Net)	3,037,231,791	0	3,033,901,718	0	3,330,073
0200001. 71 IAM 8.00% 87-87	85,674	XXX		XXX	85,674
0200002. 71 IAM 8.25% 90-91	131,043	XXX		XXX	131,043
0200003. 71 IAM 8.75% 88-89	73,074	XXX		XXX	73,074
0200004. 71 IAM 11.00% 85-85	23,982	XXX		XXX	23,982
0200005. 83 GAM 6.25% 98-98	464,307	XXX		XXX	464,307
0200006. 83 GAM 6.50% 94-97	594,543	XXX		XXX	594,543
0200007. 83 GAM 6.75% 96-97	621,809	XXX		XXX	621,809
0200008. 83 GAM 7.00% 92-93	145,424	XXX		XXX	145,424
0200009. 83 GAM 7.25% 95-95	134,273	XXX		XXX	134,273
0200010. 83 GAM 7.75% 92-92	33,426	XXX		XXX	33,426
0200011. 83 IAM 6.25% 98-98	572,387	XXX	572,387	XXX	
0200012. 83 IAM 6.50% 94-94	40,446	XXX	40,446	XXX	
0200013. 83 IAM 6.75% 96-97	211,590	XXX	211,590	XXX	
0200014. 83 IAM 7.25% 95-95	560,195	XXX	560,195	XXX	
0200015. a-1949 2.50% 72-81	2,695	XXX		XXX	2,695
0200016. a2000 2.85% 13-13	1,287,556	XXX	1,287,556	XXX	
0200017. a2000 3.25% 14-14	1,868,217	XXX	1,868,217	XXX	
0200018. a2000 4.25% 12-12	1,427,400	XXX	1,427,400	XXX	
0200019. a2000 5.00% 11-11	3,654,131	XXX	3,654,131	XXX	
0200020. a2000 5.25% 05-10	7,646,415	XXX	7,646,415	XXX	
0200021. a2000 5.50% 04-08	7,298,642	XXX	7,298,642	XXX	
0200022. a2000 6.00% 03-09	5,369,767	XXX	5,369,767	XXX	
0200023. a2000 6.25% 99-99	978,573	XXX	978,573	XXX	
0200024. a2000 6.50% 02-02	507,860	XXX	507,860	XXX	
0200025. a2000 6.75% 01-01	397,832	XXX	397,832	XXX	
0200026. a2000 7.00% 00-00	199,662	XXX	199,662	XXX	
0200027. 2012 IAR @ 3.75% 17-17	4,719,252	XXX	4,719,252	XXX	
0200028. 2012 IAR @ 4.00% 15-16	3,065,835	XXX	3,065,835	XXX	
0200029. 2012 IAR VM-22 Non-Jumbo [2.50%, 3.00%) 18-19					
	349,889	XXX	349,889	XXX	
0200030. 2012 IAR VM-22 Non-Jumbo [3.00%, 3.50%) 18-19					
	1,515,678	XXX	1,515,678	XXX	
0200031. 2012 IAR VM-22 Non-Jumbo [3.50%, 4.00%) 18-19					
	1,851,746	XXX	1,851,746	XXX	
0200032. 2012 IAR VM-22 Non-Jumbo [4.00%, 4.50%) 18-19					
	2,773,011	XXX	2,773,011	XXX	
0200033. Deferred 4.00% CARVM:83a 3% 75-79	418,631	XXX		XXX	
0200034. Deferred 4.50% CARVM:83a 3% 80-82	416,068	XXX		XXX	
0200035. Deferred 5.00% CARVM:83a 3% 98-98	2,831,681	XXX	2,831,681	XXX	
0200036. Deferred 5.25% CARVM:83a 3% 94-98	12,545,614	XXX	12,545,614	XXX	
0200037. Deferred 5.50% CARVM:83a 3% 93-97	3,161,180	XXX	3,161,180	XXX	
0200038. Deferred 5.75% CARVM:83a 3% 93-95	848,432	XXX	848,432	XXX	
0200039. Deferred 6.00% CARVM:83a 3% 92-95	1,684,945	XXX	1,684,945	XXX	
0200040. Deferred 6.25% CARVM:83a 3% 87-91	1,826,991	XXX	1,826,991	XXX	
0200041. Deferred 6.50% CARVM:83a 3% 89-89	261,516	XXX	261,516	XXX	
0200042. Deferred 6.75% CARVM:83a 3% 86-88	628,413	XXX	628,413	XXX	
0200043. Deferred 8.00% CARVM:83a 3% 84-85	1,112,347	XXX	1,112,347	XXX	
0200044. Deferred 8.25% CARVM:83a 3% 83-83	176,239	XXX	176,239	XXX	
0200045. Deferred 3.50% CARVM:2000 IAM 3% 13-13	124,136,052	XXX	118,128,040	XXX	6,008,012
0200046. Deferred 3.75% CARVM:2000 IAM 3% 12-12	96,738,952	XXX	93,760,773	XXX	2,978,179
0200047. Deferred 4.00% CARVM:2000 IAM 3% 14-14	111,420,461	XXX	102,925,736	XXX	8,494,725
0200048. Deferred 4.25% CARVM:2000 IAM 3% 10-11	240,926,371	XXX	232,209,598	XXX	8,716,773
0200049. Deferred 4.50% CARVM:2000 IAM 3% 05-10	67,148,595	XXX	64,629,063	XXX	2,519,532
0200050. Deferred 4.75% CARVM:2000 IAM 3% 03-04	35,407,724	XXX	35,407,724	XXX	
0200051. Deferred 5.00% CARVM:2000 IAM 3% 99-09	43,561,923	XXX	43,260,441	XXX	301,482
0200052. Deferred 5.25% CARVM:2000 IAM 3% 99-02	25,734,031	XXX	25,734,031	XXX	
0200053. Deferred 5.50% CARVM:2000 IAM 3% 00-02	4,278,521	XXX	4,278,521	XXX	
0200054. Deferred 5.75% CARVM:2000 IAM 3% 00-00	22,252	XXX		XXX	
0200055. Deferred 3.50% CARVM:2012 IAR 3% 15, 17-18	295,208,885	XXX	295,208,885	XXX	
0200056. Deferred 3.75% CARVM:2012 IAR 3% 16, 19	206,663,529	XXX	206,663,529	XXX	
0200057. Deferred 3.50% CARVM GAM 3% 13-13	18,873,559	XXX		XXX	18,873,559
0200058. Deferred 3.75% CARVM GAM 3% 12-12	80,399	XXX		XXX	80,399
0200059. Deferred 4.25% CARVM GAM 3% 10-11	7,292,181	XXX		XXX	7,292,181
0200060. Deferred 4.50% CARVM GAM 3% 05-08	2,739,137	XXX		XXX	2,739,137
0200061. Deferred 4.75% CARVM GAM 3% 03-04	628,059	XXX		XXX	628,059

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0200062. Deferred 5.00% CARVM GAM 3% 98-09	882,401	XXX		XXX	882,401
0200063. Deferred 5.25% CARVM GAM 3% 94-02	6,468,593	XXX		XXX	6,468,593
0200064. Deferred 5.50% CARVM GAM 3% 93-00	699,642	XXX		XXX	699,642
0200065. Deferred 5.75% CARVM GAM 3% 95-95	3,672,889	XXX		XXX	3,672,889
0200066. Deferred 6.00% CARVM GAM 3% 92-92	1,504,929	XXX		XXX	1,504,929
0200067. Deferred 6.25% CARVM GAM 3% 90-91	7,729,000	XXX		XXX	7,729,000
0200068. Deferred 6.50% CARVM GAM 3% 89-89	454,966	XXX		XXX	454,966
0200069. Deferred 3.50% CARVM GAR 3% 15, 17-18	29,450,836	XXX		XXX	29,450,836
0200070. Deferred 3.75% CARVM GAR 3% 16, 19	18,289,290	XXX		XXX	18,289,290
0299997. Totals (Gross)	1,424,531,568	XXX	1,294,436,734	XXX	130,094,834
0299998. Reinsurance ceded	22,090,956	XXX	22,090,956	XXX	
0299999. Annuities: Totals (Net)	1,402,440,612	XXX	1,272,345,778	XXX	130,094,834
0300001. 71 IAM 11.25% 83-84	2,068		2,068		
0300002. 83 IAM 6.25% 98-98	115,110		115,110		
0300003. 83 IAM 6.50% 94-94	237,966		237,966		
0300004. 83 IAM 6.75% 96-97	189,653		189,653		
0300005. 83 IAM 7.00% 93-93	276,371		276,371		
0300006. 83 IAM 7.25% 95-95	196,369		196,369		
0300007. 83 IAM 7.75% 92-92	341,721		341,721		
0300008. 83 IAM 8.00% 87-87	5,324		5,324		
0300009. 83 IAM 8.25% 90-91	472,983		472,983		
0300010. 83 IAM 8.75% 88-89	145,404		145,404		
0300011. 83 IAM 9.25% 85-86	2,993		2,993		
0300012. a2000 [0.25%-0.50%) 13-13	19,811		19,811		
0300013. a2000 [1.75%-2.00%) 14-14	73,654		73,654		
0300014. a2000 [2.50%-2.75%) 13-13	213,944		213,944		
0300015. a2000 [3.75%-4.00%) 14-14	921,783		921,783		
0300016. a2000 4.25% 12-12	471,659		471,659		
0300017. a2000 5.00% 11-11	606,555		606,555		
0300018. a2000 5.25% 05-10	631,581		631,581		
0300019. a2000 5.50% 04-08	696,336		696,336		
0300020. a2000 6.00% 03-09	697,874		697,874		
0300021. a2000 6.25% 99-99	95,003		95,003		
0300022. a2000 6.50% 02-02	248,646		248,646		
0300023. a2000 6.75% 01-01	100,971		100,971		
0300024. a2000 7.00% 00-00	121,650		121,650		
0300025. 2012 IAR 3.75% 17-17	2,288,937		2,288,937		
0300026. 2012 IAR 4.00% 15-16	4,257,727		4,257,727		
0300027. 2012 IAR VM-22 Non-Jumbo [2.50%, 3.00%) 18-19	361,810		361,810		
0300028. 2012 IAR VM-22 Non-Jumbo [3.00%, 3.50%) 18-19	3,553,439		3,553,439		
0300029. 2012 IAR VM-22 Non-Jumbo [3.50%, 4.00%) 18-19	2,224,688		2,224,688		
0300030. 2012 IAR VM-22 Non-Jumbo [4.00%, 4.50%) 18-19	1,371,634		1,371,634		
0399997. Totals (Gross)	20,943,664	0	20,943,664	0	0
0399998. Reinsurance ceded	3,299,130		3,299,130		
0399999. SCWLC: Totals (Net)	17,644,534	0	17,644,534	0	0
0400001. 59 ADB & 58 CSO 2.5%, 63-78	1,295		1,295		
0400002. 59 ADB & 58 CSO 3%, 79-88	11,647		11,647		
0400003. 59 ADB & 80 CSO 3%, 89-19	57,436		57,436		
0499997. Totals (Gross)	70,378	0	70,378	0	0
0499998. Reinsurance ceded	0				
0499999. Accidental Death Benefits: Totals (Net)	70,378	0	70,378	0	0
0500001. 52 INTERCO DISA & 41 CSO 2.5%, 60-63	231		231		
0500002. 52 INTERCO DISA & 58 CSO 2.5%, 63-88	40,368		40,368		
0500003. 52 INTERCO DISA & 58 CSO 3%, 87-88	1,093		1,093		
0500004. 52 INTERCO DISA & 80 CSO 3.5%, 85-16	4,404		4,404		
0500005. 52 INTERCO DISA & 80 CSO 4.5%, 88-19	9,670,521		9,670,521		
0599997. Totals (Gross)	9,716,617	0	9,716,617	0	0
0599998. Reinsurance ceded	843,641		843,641		
0599999. Disability-Active Lives: Totals (Net)	8,872,976	0	8,872,976	0	0
0600001. 52 INTERCO DISA 2.5%, 30-94	313,800		313,800		
0600002. 52 INTERCO DISA 4.5%, 83-19	14,352,325		14,352,325		
0600003. 70 INTERCO DISA 3%, 63-93	810,765				810,765
0600004. 70 INTERCO DISA 4.5%, 94-19	995,873				995,873
0600005. 05 Group Waiver Table 4%, 11-19	419,229				419,229
0699997. Totals (Gross)	16,891,992	0	14,666,125	0	2,225,867
0699998. Reinsurance ceded	5,277,508		3,839,471		1,438,037
0699999. Disability-Disabled Lives: Totals (Net)	11,614,484	0	10,826,654	0	787,830
0799998. Reinsurance ceded	0				
0799999. Miscellaneous Reserves: Totals (Net)	0	0	0	0	0
9999999. Totals (Net) - Page 3, Line 1	4,477,874,775	0	4,343,662,038	0	134,212,737

EXHIBIT 5 - INTERROGATORIES

1.1

Has the reporting entity ever issued both participating and non-participating contracts?.....

Yes [X] No []

1.2

If not, state which kind is issued.

2.1

Does the reporting entity at present issue both participating and non-participating contracts?.....

Yes [] No [X]

2.2

If not, state which kind is issued.

Non-participating

3.

Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?.....

Yes [X] No []

If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

4.

Has the reporting entity any assessment or stipulated premium contracts in force?

Yes [] No [X]

If so, state:

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 the 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 [X]

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 [X]

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 31 of the current year?

Yes [] No [X]

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 [X] No []

9.1

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

\$

124,787,382

9.2

State the amount of reserves established for this business:

\$

3,976,662

9.3

Identify where the reserves are reported in the blank:

Exhibit 5 - Annuities

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

1	Valuation Basis		4
	2	3	
Description of Valuation Class	Changed From	Changed To	Increase in Actuarial Reserve Due to Change
9999999 - Total (Column 4, only)			

NONE

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

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

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
ACTIVE LIFE RESERVE													
1. Unearned premium reserves	66,748										0	52,989	13,759
2. Additional contract reserves (b)	1,965,215										0	1,749,003	216,212
3. Additional actuarial reserves-Asset/Liability analysis	0										0	0	0
4. Reserve for future contingent benefits	0										0	0	0
5. Reserve for rate credits	0										0	0	0
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Totals (Gross)	2,031,963	0	0	0	0	0	0	0	0	0	0	1,801,992	229,971
8. Reinsurance ceded	2,031,963										0	1,801,992	229,971
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	9,278,527										7,004,829	0	2,273,698
11. Additional actuarial reserves-Asset/Liability analysis	0										0	0	0
12. Reserve for future contingent benefits	0										0	0	0
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
14. Totals (Gross)	9,278,527	0	0	0	0	0	0	0	0	0	7,004,829	0	2,273,698
15. Reinsurance ceded	8,976,856										6,703,158	0	2,273,698
16. Totals (Net)	301,671	0	0	0	0	0	0	0	0	0	301,671	0	0
17. TOTAL (Net)	301,671	0	0	0	0	0	0	0	0	0	301,671	0	0
18. TABULAR FUND INTEREST	0												
DETAILS OF WRITE-INS													
0601.													
0602.													
0603.													
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 thru 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0	0	0	0	0	0	0	0
1301.													
1302.													
1303.													
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 thru 1303 plus 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	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	499,261,278	428,051,593	15,241,912	12,260,020	22,350,750	21,357,003
2. Deposits received during the year	2,412,684,289	2,387,033,500	2,185,907	2,492,840	448,093	20,523,949
3. Investment earnings credited to the account	8,385,910	6,715,347	561,128	352,847	581,873	174,715
4. Other net change in reserves	0					
5. Fees and other charges assessed	0					
6. Surrender charges	0					
7. Net surrender or withdrawal payments	2,388,358,507	2,359,067,485	3,060,159	3,226,675	1,900,341	21,103,847
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)	531,972,970	462,732,955	14,928,788	11,879,032	21,480,375	20,951,820
10. Reinsurance balance at the beginning of the year	(1,696,726)	0	0	(1,696,726)	0	0
11. Net change in reinsurance assumed	(38,730)			(38,730)		
12. Net change in reinsurance ceded	(101,923)			(101,923)		
13. Reinsurance balance at the end of the year (Lines 10+11-12)	(1,633,533)	0	0	(1,633,533)	0	0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	530,339,437	462,732,955	14,928,788	10,245,499	21,480,375	20,951,820

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct	2,041,077		18,568	2,022,509							
1.2 Reinsurance assumed	0										
1.3 Reinsurance ceded	0										
1.4 Net	2,041,077	0	18,568	2,022,509	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted	0										
2.11 Direct	0										
2.12 Reinsurance assumed	0										
2.13 Reinsurance ceded	0										
2.14 Net	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	0	0	0
2.2 Other											
2.21 Direct	8,888,621		4,962,243	3,813,747			64,188		48,443		
2.22 Reinsurance assumed	0										
2.23 Reinsurance ceded	2,067,291		2,018,848						48,443		
2.24 Net	6,821,330	0	(b) 2,943,395	(b) 3,813,747	0	(b) 0	(b) 64,188	0	(b) 0	(b) 0	(b) 0
3. Incurred but unreported:											
3.1 Direct	1,811,802		1,807,000				4,802				
3.2 Reinsurance assumed	0										
3.3 Reinsurance ceded	1,271,201		1,270,000				1,201				
3.4 Net	540,601	0	(b) 537,000	(b) 0	0	(b) 0	(b) 3,601	0	(b) 0	(b) 0	(b) 0
4. TOTALS											
4.1 Direct	12,741,500	0	6,787,811	5,836,256	0	0	68,990	0	48,443	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	3,338,492	0	3,288,848	0	0	0	1,201	0	48,443	0	0
4.4 Net	9,403,008	(a) 0	(a) 3,498,963	5,836,256	0	0	(a) 67,789	0	0	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ _____ in Column 2, \$ _____18,568 in Column 3 and \$ _____ 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 \$ _____162,264

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

Credit (Group and Individual) Accident and Health \$ _____, and Other Accident and Health \$ _____ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	112,789,401		71,921,452	35,596,440	2,416,484		526,434	454,114	1,874,477		
1.2 Reinsurance assumed	907,466			808,508			98,958				
1.3 Reinsurance ceded	38,930,769		36,140,834	871,508			101,208	0	1,817,219		
1.4 Net	(d) 74,766,098	0	35,780,618	35,533,440	2,416,484	0	524,184	454,114	57,258	0	0
2. Liability December 31, current year from Part 1:											
2.1 Direct	12,741,500	0	6,787,811	5,836,256	0	0	68,990	0	48,443	0	0
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	3,338,492	0	3,288,848	0	0	0	1,201	0	48,443	0	0
2.4 Net	9,403,008	0	3,498,963	5,836,256	0	0	67,789	0	0	0	0
3. Amounts recoverable from reinsurers December 31, current year	5,311,167		5,195,591	80,452	24,699		10,425				
4. Liability December 31, prior year:											
4.1 Direct	14,528,718	0	7,681,059	6,654,223	0	0	134,362	0	59,074	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	4,022,834	0	3,962,338	0	0	0	1,422	0	59,074	0	0
4.4 Net	10,505,884	0	3,718,721	6,654,223	0	0	132,940	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year	3,426,091		3,098,449	291,963	19,179		16,500				
6. Incurred Benefits											
6.1 Direct	111,002,183	0	71,028,204	34,778,473	2,416,484	0	461,062	454,114	1,863,846	0	0
6.2 Reinsurance assumed	907,466	0	0	808,508	0	0	98,958	0	0	0	0
6.3 Reinsurance ceded	40,131,503	0	37,564,486	659,997	5,520	0	94,912	0	1,806,588	0	0
6.4 Net	71,778,146	0	33,463,718	34,926,984	2,410,964	0	465,108	454,114	57,258	0	0

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

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$145,559 in Line 1.1, \$145,559 in Line 1.4.
\$124,810 in Line 6.1, and \$124,810 in Line 6.4.

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

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			0
2. Stocks (Schedule D):			
2.1 Preferred stocks			0
2.2 Common stocks	535,766	696,656	160,890
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
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)		2,033,153	2,033,153
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)	535,766	2,729,809	2,194,043
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued			0
15. Premiums and considerations:			
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:			
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	16,089,313	22,962,299	6,872,986
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			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 and other amounts receivable	5,639,811	1,982,435	(3,657,376)
25. Aggregate write-ins for other than invested assets	21,739	0	(21,739)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	22,286,629	27,674,543	5,387,914
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. Total (Lines 26 and 27)	22,286,629	27,674,543	5,387,914
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501. Prepaid General Expense	21,739		(21,739)
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	21,739	0	(21,739)

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The financial statements of The Lafayette Life Insurance Company (the Company) are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance (the Department).

The Department recognizes only statutory accounting practices prescribed or permitted by the state of Ohio for determining and reporting the financial condition and results of operations of an insurance company. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures manual (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the state of Ohio. The Department has the right to permit other specific practices that deviate from prescribed practices. There are no differences between the Company's net income and capital and surplus following NAIC SAP or practices prescribed and permitted by the state of Ohio.

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

	SSAP #	F/S Page	F/S Line #	2019	2018
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	xxx	xxx	xxx	517,188	28,248,532
(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	517,188	28,248,532
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	xxx	xxx	xxx	358,863,487	334,385,295
(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	358,863,487	334,385,295

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

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

C. Accounting Policy

Life premiums are recognized as income over the premium-paying period of the related policies. Annuity considerations are recognized as revenue when received. Amounts received on deposit-type contracts are entered directly as a liability when received. Health premiums are earned ratably over the terms of the related insurance and reinsurance contracts or policies. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

The amount of dividends to be paid to policyholders is determined annually by the Company'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 Company.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at either amortized cost using the interest method or the lower of amortized cost or fair market value. All SVO-Identified securities are reported at fair value. The Company has not reacquired any SVO-Identified securities during the reporting period.
- (3) Unaffiliated common stocks are stated at fair market value, except for Federal Home Loan Bank (FHLB) stock, which is carried at cost, adjusted for stock dividends, and is restricted. Common stocks of non-life subsidiaries and non-life affiliates in which the Company has an interest of 10% or more are carried on the GAAP equity basis.
- (4) Preferred stocks are stated at either cost or the lower of cost or fair market value.
- (5) Mortgage loans on real estate are stated at the aggregate unpaid principal balance plus unamortized premium less unaccrued discount.
- (6) Loan-backed and structured securities are stated at amortized cost, except those with an initial NAIC designation of 6, which are stated at the lower of amortized cost or fair value. Loan-backed and structured securities with an initial NAIC designation of 6 could have a final designation of 1 through 5 as determined by the SVO financial modeling process. The retrospective adjustment method is used to determine amortized cost for all loan-backed and structured securities, except for those which an

other-than-temporary impairment has been recognized, which use the prospective adjustment method to determine amortized cost.

- (7) The Company owns 100% of the capital stock of its non-life insurance subsidiaries, which are stated at GAAP equity.
- (8) The Company has investments in joint ventures organized as limited partnerships or limited liability companies. The Company carries these interests based on the underlying GAAP equity of the investee. Undistributed earnings allocated to the Company are reported in the change in net unrealized capital gains or losses. Distributions from earnings of the entity are reported as net investment income when received. Because of the indirect nature of these investments, there is an inherent reduction in transparency and liquidity and increased complexity in valuing the underlying investments. As a result, these investments are actively managed by Company management via detailed evaluation of the investment performance relative to risk.
- (9) The Company utilizes customized call options to hedge the S&P 500 index and Goldman Sachs Multi- Asset Class index exposure embedded in equity indexed annuities and universal life policies. The Company purchases and writes call options to correlate with changes in the annuity and universal life features due to movements in the S&P 500 and Goldman Sachs Multi-Asset Class index. At the beginning of these contracts, a premium is either paid or received for transferring the related risk. The company retains basis risk and risk associated with actual versus expected assumptions for mortality and lapse rates. The call options are not designated as a hedge for accounting purposes and are carried at fair value on the balance sheet with changes in fair value recorded in surplus. The related gains and losses from terminations or expirations are recorded in realized capital gains and losses.
- (10) Anticipated investment income is not a factor in calculating deficiency reserves.
- (11) Loss liabilities for accident and health contracts are based on statutory standard tables for long-term disability coverages and historical company experience for other accident and health.
- (12) The Company does not own capitalizable assets. Therefore, the Company does not have a capitalization policy.
- (13) The Company has no pharmaceutical rebate receivables on its books during the statement periods.
- (14) The Company monitors investments to determine if there has been an other-than-temporary decline in fair value. Factors management considers for each identified security include the following:

– the length of time and the extent to which the fair value is below the book/adjusted carry value;

– the financial condition and near term prospects of the issuer, including specific events that may affect its operations;

– for equity securities and debt securities with credit related declines in fair value, the Company’s intent and ability to hold the security long enough for it to recover its value to book/adjusted carry value;

– for debt securities with interest related declines in fair value, the Company’s intent to sell the security before recovery of its book/adjusted carry value;

– for loan-backed securities, the Company’s intent and ability to hold the security long enough for it to recover its value to book/adjusted carry value;

– for loan-backed securities, the Company’s intent to sell the security before recovery of its book/adjusted carry value.

If the decline is judged to be other-than-temporary, an impairment charge is recorded as a net realized capital loss in the period the determination is made.

D. Going Concern. Management has not raised any doubts about the entity's ability to continue as a going concern.

2. Accounting Changes and Correction of Errors

Effective January 1, 2019, the Company changed its deferred tax assets admission calculation related to clarification updates to Statement of Statutory Accounting Principles 101 - Income Taxes, Exhibit A - Implementation Question and Answers, in the Accounting Practices & Procedures Manual. The Company has recorded a \$9.2 million increase to surplus as a result of the change in application of the admission criteria through the Cumulative Effect of Changes in Accounting Principles on the Summary of Operations.

Effective January 1, 2019, the Company determined it had been calculating the incorrect amount for reserves on certain term policies and related riders. The Company has recorded a \$3.2 million decrease to surplus as a result of these changes in a line titled *Ordinary Life Reserve Correction*, within the Aggregate Write-Ins for Gains and Losses in Surplus on the Summary of Operations.

Effective January 1, 2018, the Company updated the valuation methodology on certain indexed annuity reserves. This resulted in a change of statutory reserve valuation that is required to be recorded directly to surplus rather than through the Increase in Aggregate Reserves for Life and Accident and Health Contracts in the Summary of Operations. The Company has recorded a \$1.3 million decrease to surplus as a result of the change in valuation basis through the Change in Reserve on Account of Change in Valuation Basis on the Summary of Operations.

3. Business Combinations and Goodwill. None.

4. Discontinued Operations. None.

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

- (1) The minimum and maximum lending rates for mortgage loans issued during 2019 were:

Farm Loans	None
City Loans	3.85% and 5.15%
Purchase money mortgages	None
Mezzanine Loans	None

- (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 mortgages was: 80%

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

	Current Year	Prior Year
(3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total	—	—
(4) Age Analysis of Mortgage Loans and Identification of Mortgage Loans in Which the Insurer is a Participant or Co-lender in a Mortgage Loan Agreement:		

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Recorded Investment (All)							
(a) Current	—	—	—	—	551,868,078	—	551,868,078
(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							
(a) Current	—	—	—	—	513,524,495	—	513,524,495
(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	—	—	—	—	—	—	—

(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 a 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 a 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) Allowance 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) The Company recognizes interest income on its impaired loans upon receipt.

B. Debt Restructuring. None.

C. Reverse Mortgages. None.

D. Loan-Backed Securities

- (1) Prepayment assumptions are derived from Bloomberg and broker dealer prepayment models or from empirical data.
- (2) The Company had no other-than-temporary impairments on loan-backed and structured securities for the year ended December 31, 2019, due to the intent to sell the security or the inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis of the security.

- (3) The company had no loan-backed and structured securities with a recognized other-than-temporary impairment, for the year ended December 31, 2019, where the present value of future cash flows expected to be collected is less than the amortized cost basis of the securities:

1	2	3	4	5	6	7
CUSIP	Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Recognized Other-Than-Temporary Impairment	Amortized Cost After Other-Than-Temporary Impairment	Fair Value at time of OTTI	Date of Financial Statement Where Reported
Total	XXX	XXX	0	XXX	XXX	XXX

- (4) The following is an aggregate total of all impaired loan-backed 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 as of December 31, 2019:

a. The aggregate amount of unrealized losses:	
1. Less than 12 Months	670,093
2. 12 Months or Longer	246,355
b. The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 Months	203,387,143
2. 12 Months or Longer	38,685,589

- (5) See Note 1C (14) for the factors management considers when evaluating for an other-than-temporary decline in fair value.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

At December 31, 2019, the Company has loaned \$93.6 million (fair value) of various debt securities, preferred stocks and common stocks as part of a securities lending program administered by Deutsche Bank. At December 31, 2018, the Company has loaned \$74.3 million (fair value) of various debt securities, preferred stocks and common stocks as part of a securities lending program administered by Deutsche Bank. The Company maintains effective control over all loaned securities and, therefore, continues to report such securities as invested assets in the balance sheets.

- (1) The Company requires at the initial transaction that the fair value of the cash collateral received must be equal to 102% of the fair value of the loaned securities. The Company monitors the ratio of the fair value of the collateral to loaned securities to ensure it does not fall below 100%. If the fair value of the collateral falls below 100% of the fair value of the securities loaned, the Company non-admits that portion of the loaned security. At December 31, 2019 and 2018, the Company did not non-admit any portion of the loaned securities.

- (2) Not Applicable.

- (3) Collateral Received

a Aggregate Amount Collateral Received

	(1) Fair Value
1. Securities Lending	
(a) Open	95,531,081
(b) 30 Days or Less	—
(c) 31 to 60 Days	—
(d) 61 to 90 Days	—
(e) Greater Than 90 Days	
(f) Subtotal	95,531,081
(g) Securities Received	—
(h) Total Collateral Received	95,531,081
2. Dollar Repurchase Agreement	
(a) Open	—
(b) 30 Days or Less	—
(c) 31 to 60 Days	—
(d) 61 to 90 Days	—
(e) Greater Than 90 Days	—
(f) Subtotal	—
(g) Securities Received	—
(h) Total Collateral Received	—

- b. The fair value of that collateral and of the portion of that collateral that it has sold or repledged is \$95.5 million.

- c. The Company receives cash collateral in an amount in excess of the fair value of the securities lent. The Company reinvests the cash collateral primarily in investment-grade debt securities and cash equivalents.

- (4) The Company reports all collateral on the balance sheet with an offsetting liability recognized for the obligation to return the collateral. Collateral for the securities lending program is either managed by an affiliated agent of the Company or is managed by Deutsche Bank, an unaffiliated agent. Collateral managed by an affiliated agent is invested primarily in investment-grade debt securities and cash equivalents and is included in the applicable amount on the balance sheet because the funds are available for the general use of the

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

Company. Collateral managed by an unaffiliated agent is invested in cash equivalents and is included in securities lending reinvested collateral assets on the balance sheet at December 31, 2019 and 2018.

(5) Collateral Reinvestment

a. Aggregate Amount Collateral Reinvested

	(1) Amortized Cost	(2) Fair Value
1. Securities Lending		
(a) Open	—	—
(b) 30 Days or Less	48,485,561	48,545,747
(c) 31 to 60 Days	—	—
(d) 61 to 90 Days	4,654,530	4,658,756
(e) 91 to 120 Days	1,000,000	999,967
(f) 121 to 180 Days	860,257	861,787
(g) 181 to 365 Days	15,676,755	15,678,692
(h) 1 to 2 years	5,524,147	5,531,701
(i) 2 to 3 years	774,840	774,840
(j) Greater than 3 years	18,479,591	18,479,591
(k) Subtotal	95,455,681	95,531,081
(l) Securities Received	—	—
(m) Total Collateral Reinvested	95,455,681	95,531,081
2. Dollar Repurchase Agreement		
(a) Open	—	—
(b) 30 Days or Less	—	—
(c) 31 to 60 Days	—	—
(d) 61 to 90 Days	—	—
(e) 91 to 120 Days	—	—
(f) 121 to 180 Days	—	—
(g) 181 to 365 Days	—	—
(h) 1 to 2 years	—	—
(i) 2 to 3 years	—	—
(j) Greater than 3 years	—	—
(k) Subtotal	—	—
(l) Securities Received	—	—
(m) Total Collateral Reinvested	—	—

b. At December 31, 2019, all of the collateral held for the securities lending program was invested in tradable securities that could be sold and used to pay for the \$95.6 million in collateral calls that could come due under a worst-case scenario.

(6) The Company does not accept collateral that is not permitted by contract or custom to sell or repledge.

(7) The Company does not have any transactions that extend beyond one year from the reporting date.

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

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing. None.

H. Repurchase Agreements Transactions Accounted for as a Sale. None.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale. None.

J. Real Estate None.

K. Low Income Housing Tax Credit Property Investments.

- (1) There are 10 to 13 years of unexpired tax credits remaining. The required holding period is 17 to 19 years.
- (2) The Company recognized \$16.7 million and \$17.7 million in LIHTC and other tax benefits, in 2019 and 2018, respectively.
- (3) The Company has investment balances of \$150.7 million and \$140.5 million in LIHTC partnerships, in 2019 and 2018, respectively.
- (4) The reviews are annual regulatory reviews which are in place to ensure each property qualifies for the tax credits.
- (5) The Company’s investments in low income housing tax credit properties do not exceed 10% of admitted assets.
- (6) In 2018, the Company recognized an impairment of \$0.3 million related to the reduction in value of future tax benefits from tax laws enacted in December 2017. The fair value of future tax benefits was calculated based on discounting the expected receipt of tax benefits at the December 31, 2018 US Treasury rate for a similar duration (e.g. the December 31, 2018 3-year US treasury rate for a tax benefit expected 3 years in the future).
- (7) There were no write-downs or reclassifications made during the year due to the forfeiture or ineligibility of tax credits, etc.

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted							Current Year			
	Current Year					6	7	8	9	Percentage	
	1	2	3	4	5					10	11
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
b. Collateral held under security lending agreements	95,455,681	—	—	—	95,455,681	76,181,260	19,274,421	—	95,455,681	1.640 %	1.646 %
c. Subject to repurchase agreements	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
d. Subject to reverse repurchase agreements	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
e. Subject to dollar repurchase agreements	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
f. Subject to dollar reverse repurchase agreements	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
g. Placed under option contracts	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
i. FHLB capital stock	18,589,100	—	—	—	18,589,100	16,495,600	2,093,500	—	18,589,100	0.319 %	0.321 %
j. On deposit with states	2,422,881	—	—	—	2,422,881	2,222,036	200,845	—	2,422,881	0.042 %	0.042 %
k. On deposit with other regulatory bodies	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
l. Pledged collateral to FHLB (including assets backing funding agreements)	633,099,811	—	—	—	633,099,811	560,603,407	72,496,404	—	633,099,811	10.878 %	10.920 %
m. Pledged as collateral not captured in other categories	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
n. Other restricted assets	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
o. Total Restricted Assets	749,567,473	—	—	—	749,567,473	655,502,303	94,065,170	—	749,567,473	12.880 %	12.929 %

- (a) Subset of column 1
- (b) Subset of column 3
- (c) Column 5 divided by Asset Page, Column 1, Line 28
- (d) Column 9 divided by Asset Page, Column 3, Line 28

(2) Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Description of Assets	Gross Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
Total	—	—	—	—	—	—	—	—	0.000 %	0.000 %

- (a) Subset of column 1
- (b) Subset of column 3
- (c) Total Line for Columns 1 through 7 should equal 5L(1)m Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)m Columns 9 through 11 respectively.

(3) Detail of Other Restricted Assets (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Description of Assets	Gross Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
Total	—	—	—	—	—	—	—	—	0.000 %	0.000 %

- (a) Subset of column 1
- (b) Subset of column 3
- (c) Total Line for Columns 1 through 7 should equal 5L(1)n Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)n Columns 9 through 11 respectively.

(4) Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements

	1	2	3	4
Collateral Assets	Book/Adjusted Carrying Value	Fair Value	% of BACV to Total Assets (Admitted and Nonadmitted)*	% of BACV to Total Admitted Assets **
General Account:				
a. Cash	36,718,712	36,783,694	0.631 %	0.633 %
b. Schedule D, Part 1	43,585,591	43,596,009	0.749 %	0.752 %
c. Schedule D, Part 2, Section 1	—	—	0.000 %	0.000 %
d. Schedule D, Part 2, Section 2	—	—	0.000 %	0.000 %
e. Schedule B	—	—	0.000 %	0.000 %
f. Schedule A	—	—	0.000 %	0.000 %
g. Schedule BA, Part 1	—	—	0.000 %	0.000 %
h. Schedule DL, Part 1	15,151,378	15,151,378	0.260 %	0.261 %
i. Other	—	—	0.000 %	0.000 %
j. Total Collateral Assets (a+b+c+d+e+f+g+h+i)	95,455,681	95,531,081	1.640 %	1.646 %
Separate Account:				
k. Cash	—	—	0.000 %	0.000 %
l. Schedule D, Part 1	—	—	0.000 %	0.000 %
m. Schedule D, Part 2, Section 1	—	—	0.000 %	0.000 %
n. Schedule D, Part 2, Section 2	—	—	0.000 %	0.000 %
o. Schedule B	—	—	0.000 %	0.000 %
p. Schedule A	—	—	0.000 %	0.000 %
q. Schedule BA, Part 1	—	—	0.000 %	0.000 %
r. Schedule DL, Part 1	—	—	0.000 %	0.000 %
s. Other	—	—	0.000 %	0.000 %
t. Total Collateral Assets (k+l+m+n+o+p+q+r+s)	—	—	0.000 %	0.000 %

* j = Column 1 divided by Asset Page, Line 26 (Column 1)
t = Column 1 divided by Asset Page, Line 27 (Column 1)
** j = Column 1 divided by Asset Page, Line 26 (Column 3)
t = Column 1 divided by Asset Page, Line 27 (Column 3)

This table represents only collateral received and therefore amounts for FHLB funding agreements and on deposit with states were not included since they are collateral pledged.

	1	2
	Amount	% of Liability to Total Liabilities *
u. Recognized Obligation to Return Collateral Asset (General Account)	95,605,291	1.758 %
v. Recognized Obligation to Return Collateral Asset (Separate Account)	—	0.000 %

* u = Column 1 divided by Liability Page, Line 26 (Column 1)
v = Column 1 divided by Liability Page, Line 27 (Column 1)

M. Working Capital Finance Investments. None.

N. Offsetting and Netting of Assets and Liabilities

Information related to the Company’s derivative instruments and the effects of offsetting on the balance sheet are as follows:

	Gross Amount Recognized	Amount Offset*	Net Amount Presented on Financial Statements
(1) Assets			
Derivative Instrument	78,402,697	—	78,402,697

* For derivative assets and derivative liabilities, the amount offset shall agree to Schedule DB, Part D, Section 1

	Gross Amount Recognized	Amount Offset*	Net Amount Presented on Financial Statements
(2) Liabilities			
Derivative Instrument	(53,998,402)	—	(53,998,402)

* For derivative assets and derivative liabilities, the amount offset shall agree to Schedule DB, Part D, Section 1

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

O. 5GI Securities. Information related to the Company's 5GI securities:

	Number of 5GI Securities: Current Year	Number of 5* Securities: Prior Year	Aggregate BACV: Current Year	Aggregate BACV: Prior Year	Aggregate Fair Value: Current Year	Aggregate Fair Value: Prior Year
(1) Bonds - AC	2	1	19,850,400	4,273,082	19,959,462	4,111,987
(2) LB&SS - AC	2	2	26,314,661	25,670,732	27,998,075	23,403,291
(3) Preferred Stock - AC	—	—	—	—	—	—
(4) Preferred Stock - FV	—	—	—	—	—	—
(5) Total (1+2+3+4)	4	3	46,165,061	29,943,814	47,957,537	27,515,278

AC - Amortized Cost, FV - Fair Value

P. Short Sales. None.

Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
Number of CUSIP's	37	—
Aggregate Amount of Investment Income	2,281,195	—

6. Joint Ventures, Partnerships and Limited Liability Companies

- A. The Company has no investments in joint ventures, partnerships or limited liability companies that exceed 10% of its admitted assets.
- B. The Company did not recognize any impairment write down for its investments in joint ventures, partnerships or limited liability companies during the statement period.

7. Investment Income

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

All investment income due and accrued with amounts that are over 90 days past due with the exception of mortgage loans in default.

Due and accrued income is excluded from investment income on mortgage loans which are in foreclosure, delinquent more than one year or where collection of interest is uncertain.

B. The total amount excluded was \$0 for bond and \$0 for mortgage loans.

8. Derivative Instruments

The Company has entered into call options to hedge the S&P 500 index and Goldman Sachs Multi-Asset Class index. The discussion of the accounting policies, risks, and objectives are in Note 1C. The net gain recognized in unrealized gains and losses during the reporting period related to the call options was \$16,244,705. The net gain recognized in net income within realized gains and losses during the reporting period related to the call options was \$1,857,633. The Company has entered into a collateral agreement with the counterparty whereby under certain conditions the counterparty is required to post assets on the Company’s behalf. The posted amount is equal to the difference between the net positive fair value of the option and the agreed upon thresholds that are based on the credit rating of the counterparty. Inversely, if the net fair value of the option is negative, then the Company may be required to post assets instead using similar thresholds. At December 31, 2019, \$15,680,000 cash collateral has been posted to the Company.

9. Income Taxes

A. The components of net deferred tax asset/(liability) at December 31 are as follows:

1.

	As of End of Current Period			12/31/2018			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	84,844,166	2,792,316	87,636,482	77,646,567	3,555,533	81,202,100	7,197,599	(763,217)	6,434,382
(b) Statutory Valuation Allowance Adjustment	—	—	—	—	—	—	—	—	—
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	84,844,166	2,792,316	87,636,482	77,646,567	3,555,533	81,202,100	7,197,599	(763,217)	6,434,382
(d) Deferred Tax Assets Nonadmitted	16,089,313	—	16,089,313	21,243,392	1,718,908	22,962,300	(5,154,079)	(1,718,908)	(6,872,987)
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	68,754,853	2,792,316	71,547,169	56,403,175	1,836,625	58,239,800	12,351,678	955,691	13,307,369
(f) Deferred Tax Liabilities	39,897,751	4,553,038	44,450,789	40,867,499	1,836,625	42,704,124	(969,748)	2,716,413	1,746,665
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	28,857,102	(1,760,722)	27,096,380	15,535,676	—	15,535,676	13,321,426	(1,760,722)	11,560,704

2.

	As of End of Current Period			12/31/2018			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	—	—	—	—	—	—	—	—	—
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	27,096,380	—	27,096,380	24,699,747	—	24,699,747	2,396,633	—	2,396,633
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	27,096,380	—	27,096,380	24,699,747	—	24,699,747	2,396,633	—	2,396,633
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	49,965,439	XXX	XXX	44,328,762	XXX	XXX	5,636,677
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	41,658,473	2,792,316	44,450,789	31,703,428	1,836,625	33,540,053	9,955,045	955,691	10,910,736
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	68,754,853	2,792,316	71,547,169	56,403,175	1,836,625	58,239,800	12,351,678	955,691	13,307,369

3.

	2019	2018
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	678.804	643.186
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	459,296,138	64,648,253

The amount disclosed for 2018 in item 3(b) reflects required capital instead of adjusted capital and surplus. Adjusted capital and surplus used to determine the recovery period and threshold limitation was \$415,808,804. There was no impact on the 2018 recovery period and threshold limitation in 2(b)2 above.

4.

	As of End of Current Period		12/31/2018		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 - 3) Ordinary	(6) (Col. 2 - 4) Capital
Impact of Tax Planning Strategies:						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1(c)	84,844,166	2,792,316	77,646,567	3,555,533	7,197,599	(763,217)
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	— %	— %	— %	— %	— %	— %
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(c)	68,754,853	2,792,316	56,403,175	1,836,625	12,351,678	955,691
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	— %	— %	— %	— %	— %	— %

b. Do the Company’s tax-planning strategies include the use of reinsurance? Yes [] No [X]

B. Deferred tax liabilities are not recognized for the following amounts: None.

C. Current income taxes incurred consist of the following major components:

	(1) As of End of Current Period	(2) December 31, 2018	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	(4,391,370)	(4,763,042)	371,672
(b) Foreign	—	—	—
(c) Subtotal	(4,391,370)	(4,763,042)	371,672
(d) Federal income tax on net capital gains	4,189,965	(1,212,221)	5,402,186
(e) Utilization of capital loss carry-forwards	—	—	—
(f) Other	—	—	—
(g) Federal and foreign income taxes incurred	(201,405)	(5,975,263)	5,773,858
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	—	—	—
(2) Unearned premium reserve	—	—	—
(3) Policyholder reserves	43,252,386	38,979,319	4,273,067
(4) Investments	—	—	—
(5) Deferred acquisition costs	32,540,734	30,627,101	1,913,633
(6) Policyholder dividends accrual	7,471,518	6,678,240	793,278
(7) Fixed Assets	—	—	—
(8) Compensation and benefits accrual	390,602	372,336	18,266
(9) Pension accrual	—	—	—
(10) Receivables - nonadmitted	1,188,926	989,571	199,355
(11) Net operating loss carry-forward	—	—	—
(12) Tax credit carry-forward	—	—	—
(13) Other (including items <5% of total ordinary tax assets)	—	—	—
(99) Subtotal	84,844,166	77,646,567	7,197,599
(b) Statutory valuation allowance adjustment	—	—	—
(c) Nonadmitted	16,089,313	21,243,392	(5,154,079)
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	68,754,853	56,403,175	12,351,678
(e) Capital:			—
(1) Investments	2,792,316	3,555,533	(763,217)
(2) Net capital loss carry-forward	—	—	—
(3) Real estate	—	—	—
(4) Other (including items <5% of total ordinary tax assets)	—	—	—
(99) Subtotal	2,792,316	3,555,533	(763,217)
(f) Statutory valuation allowance adjustment	—	—	—
(g) Nonadmitted	—	1,718,908	(1,718,908)
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	2,792,316	1,836,625	955,691
(i) Admitted deferred tax assets (2d + 2h)	71,547,169	58,239,800	13,307,369
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	6,470,818	4,635,914	1,834,904
(2) Fixed assets	—	—	—
(3) Deferred and uncollected premium	12,800,866	12,334,771	466,095
(4) Policyholder reserves	20,614,894	23,885,559	(3,270,665)
(5) Other (including items <5% of total ordinary tax liabilities)	11,173	11,255	(82)
(99) Subtotal	39,897,751	40,867,499	(969,748)
(b) Capital:			—
(1) Investments	4,553,038	1,836,625	2,716,413
(2) Real estate	—	—	—
(3) Other (including items <5% of total capital tax liabilities)	—	—	—
(99) Subtotal	4,553,038	1,836,625	2,716,413
(c) Deferred tax liabilities (3a99 + 3b99)	44,450,789	42,704,124	1,746,665
4. Net deferred tax assets/liabilities (2i - 3c)	27,096,380	15,535,676	11,560,704

D. Among the more significant book to tax adjustments were the following:

	12/31/2019	Effective Tax Rate
Provision computed at statutory rate	\$ 140,252	21.00 %
Dividends received deduction	(287,573)	(43.06)%
Tax credits	(13,729,007)	(2,055.65)%
Other invested assets and nonadmitted change	271,291	40.62 %
Derivative adjustment	3,411,386	510.79 %
Statutory reserve change	(661,923)	(99.11)%
Other	(67,830)	(10.16)%
Total statutory income taxes	\$ (10,923,404)	(1,635.57)%
Federal and foreign taxes incurred	\$ (201,405)	(30.16)%
Change in net deferred income taxes	(10,721,999)	(1,605.41)%
Total statutory income taxes	\$ (10,923,404)	(1,635.57)%

	12/31/2018	Effective Tax Rate
Provision computed at statutory rate	\$ 4,844,189	21.00 %
Dividends received deduction	(182,885)	(0.79)%
Tax credits	(12,762,709)	(55.33)%
Other invested assets and nonadmitted change	206,573	0.90 %
Derivatives	(4,019,525)	(17.43)%
Statutory reserve change	(277,330)	(1.20)%
Other	(16,170)	(0.07)%
Change in federal tax rate	476,734	2.07 %
Total statutory income taxes	\$ (11,731,123)	(50.85)%
Federal taxes incurred	\$ (5,975,263)	(25.90)%
Change in net deferred income taxes	(5,755,860)	(24.95)%
Total statutory income taxes	\$ (11,731,123)	(50.85)%

E. At December 31, 2019, the Company had \$0 of net operating loss carryforwards, net capital loss carryforwards and tax credit carryforwards.

The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future capital losses:

2019	\$ 0
2018	\$ 0
2017	\$ 0

F. The Company’s federal income tax return is consolidated with the following entities:

The Western and Southern Life Insurance Company
Western & Southern Mutual Holding Company
Western & Southern Financial Group, Inc.
Western-Southern Life Assurance Company and Subsidiaries
Columbus Life Insurance Company
Integrity Life Insurance Company and Subsidiary
The Lafayette Life Insurance Company and Subsidiary
Western-Southern Agency, Inc.
Eagle Realty Investments, Inc.
Fort Washington Investment Advisors, Inc.

The Western and Southern Life Insurance Company (Western and Southern), affiliate of the Company, files a consolidated income tax return with its eligible affiliates, including the Company. The provision for federal income taxes is allocated to the Company using a separate return method based upon a written tax sharing agreement. Under the agreement, the benefits from losses of affiliates are retained by the affiliate companies. Western and Southern pays all federal income taxes due for all members in the consolidated return. Western and Southern then immediately charges or reimburses, as the case may be, these members an amount consistent with the method described in the tax sharing agreement. At December 31, 2019, the Company has a receivable/(payable) of \$(980,317).

G. SSAP No. 5R, Liabilities, Contingencies and Impairments of Assets. None

H. Repatriation Transition Tax (RTT) - Not Applicable

I. Alternative Minimum Tax (AMT) Credit - Not Applicable

J. On December 22, 2017, the Tax Cuts and Jobs Act (the Tax Act) was enacted, significantly changing the US income tax law. Among the provisions of the Tax Act were the establishment of a flat corporate income tax rate of 21%, a general repeal of net operating loss carrybacks and a reduction in the maximum deduction for net operating loss carryforwards arising in tax years beginning after 2017, and the elimination or reduction of certain deductions, exclusions and credits. At December 31, 2018, the Company completed its accounting for all of the enactment-date income tax effects of the Tax Act.

10. Information Concerning Parent, Subsidiaries and Affiliates

A, B & C.

In December 2018, the Company received a \$29.2 million capital contribution from Western & Southern Financial Group, Inc. The contribution was in the form of \$9.2 million in bonds and \$20.0 million in cash.

- D. The Company did not have any amounts receivable from parent, subsidiaries and affiliates as of December 31, 2019 or 2018. The Company had \$2.3 million and \$3.2 million payable to parent, subsidiaries and affiliates as of December 31, 2019 and 2018, respectively. The terms of the settlement generally require that these amounts be settled in cash within 30 days.
- E. The Company had no guarantees or undertakings for the benefit of an affiliate which resulted in a material contingent exposure of the Company’s assets or liabilities.
- F. The Western and Southern Life Insurance Company performs certain administrative and special services, as well as provides facilities and equipment to the Company to assist with their business operations. These services, facilities and equipment include but are not limited to the following: accounting, actuarial, audit, tax and legal services, administrative support services such as payroll and personnel functions, policyholder services, underwriting and electronic data processing equipment. There are also a number of other service arrangements with affiliates where the provider renders specified services for a stated fee, including agreements for certain investment advisory services as well as marketing and product development. The charges for services, facilities and equipment are considered reasonable and in accordance with the requirements of applicable insurance law and regulations.
- G. All outstanding shares of the Company are owned by the Western & Southern Financial Group, Inc., a non-insurance subsidiary wholly owned by Western-Southern Mutual Holding Company and domiciled in Ohio.
- H. The Company does not own any shares of an upstream affiliate either directly or through its subsidiaries.
- I. The Company does not have an investment in an SCA entity that exceeds 10% of the admitted assets of the insurer.
- J. The Company did not recognize any impairment write down for its investments in subsidiary, controlled or affiliated companies during the statement period.
- K. Not applicable.
- L. Not applicable.
- M. The following table provides information on the SCA balance sheet value as well as information received from the NAIC in response to the SCA filing.

1. Balance Sheet Value (Admitted and Nonadmitted) All SCAs (Except 8bi Entities)

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted amount
a. SSAP No. 97 8a Entities:				
Total SSAP No. 97 8a Entities	xxx	—	—	—
b. SSAP No. 97 8b(ii) Entities:				
Total SSAP No. 97 8b(ii) Entities	xxx	—	—	—
c. SSAP No. 97 8b(iii) Entities:				
52055#101: LLIA, Inc.	100	535,765	—	535,765
Total SSAP No. 97 8b(iii) Entities	xxx	535,765	—	535,765
d. SSAP No. 97 8b(iv) Entities:				
Total SSAP No. 97 8b(iv) Entities	xxx	—	—	—
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	xxx	535,765	—	535,765
f. Aggregate Total (a+e)	xxx	535,765	—	535,765

2. NAIC Filing Response Information

SCA Entity (should be same entities as shown in M(1) above.)	Type of NAIC Filing *	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Y/N	NAIC Disallowed Entities Valuation Method, Resubmission Required Y/N	Code **
a. SSAP No. 97 8a Entities:						
Total SSAP No. 97 8a Entities	xxx	xxx	—	xxx	xxx	xxx
b. SSAP No. 97 8b(ii) Entities:						
Total SSAP No. 97 8b(ii) Entities	xxx	xxx	—	xxx	xxx	xxx
c. SSAP No. 97 8b(iii) Entities:						
52055#101: LLIA, Inc.	S1	12/31/2016	—	Y	N	I
Total SSAP No. 97 8b(iii) Entities	xxx	xxx	—	xxx	xxx	xxx
d. SSAP No. 97 8b(iv) Entities:						
Total SSAP No. 97 8b(iv) Entities	xxx	xxx	—	xxx	xxx	xxx
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	xxx	xxx	—	xxx	xxx	xxx
f. Aggregate Total (a+e)	xxx	xxx	—	xxx	xxx	xxx

*S1 - Sub-1, S2 - Sub-2, or RDF - Resubmission of Disallowed Filing

** I - Immaterial or M - Material

A. Not applicable.

B. Not applicable.

11. Debt

A. The Company has no capital notes outstanding. The Company does not hold any dollar reverse repurchase agreements.

B. FHLB (Federal Home Loan Bank) Agreements.

1. Through June 30, 2011, the Company was a member of the Federal Home Loan Bank of Indianapolis (FHLBI). On July 1, 2011, the Company terminated its membership with FHLBI and became a member of the Federal Home Loan Bank (FHLB) of Cincinnati. The Company has conducted business activity (borrowings) with the both FHLBI and FHLB. It is part of the Company’s strategy to utilize these funds to increase profitability. The Company has determined the actual/estimated maximum borrowing capacity as \$610.0 million. The Company calculated this amount after a review of its pledgeable assets (both pledged and unpledged) and after applying the respective FHLB borrowing haircuts.

2. FHLB Capital Stock

a. Aggregate Totals

	1 Total 2+3	2 General Account	3 Separate Accounts
1. Current Year			
(a) Membership Stock - Class A	8,789,526	8,789,526	—
(b) Membership Stock - Class B	—	—	—
(c) Activity Stock	9,799,574	9,799,574	—
(d) Excess Stock	—	—	—
(e) Aggregate Total (a+b+c+d)	18,589,100	18,589,100	—
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	610,000,000	XXX	XXX
2. Prior Year-end			
(a) Membership Stock - Class A	6,523,078	6,523,078	—
(b) Membership Stock - Class B	—	—	—
(c) Activity Stock	9,972,522	9,972,522	—
(d) Excess Stock	—	—	—
(e) Aggregate Total (a+b+c+d)	16,495,600	16,495,600	—
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	570,000,000	XXX	XXX

11B(2)a1(f) should be equal to or greater than 11B(4)a1(d)

11B(2)a2(f) should be equal to or greater than 11B(4)a2(d)

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

b. Membership Stock (Class A and B) Eligible and Not Eligible for Redemption

	1	2	Eligible for Redemption			
			3	4	5	6
	Current Year Total (2+3+4+5+6)	Not Eligible for Redemption	Less Than 6 Months	6 Months to Less Than 1 Year	1 to Less Than 3 Years	3 to 5 Years
Membership Stock						
1. Class A	8,789,526	8,789,526	—	—	—	—
2. Class B	—	—	—	—	—	—

11B(2)b1 Current Year Total (Column 1) should equal 11B(2)a1(a) Total (Column 1)

11B(2)b2 Current Year Total (Column 1) should equal 11B(2)a1(b) Total (Column 1)

3. Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

	1	2	3
	Fair Value	Carrying Value	Aggregate Total Borrowing
1. Current Year Total General and Separate Accounts Total Collateral Pledged (Lines 2+3)	665,325,620	633,099,811	468,722,432
2. Current Year General Account Total Collateral Pledged	665,325,620	633,099,811	468,722,432
3. Current Year Separate Accounts Total Collateral Pledged	—	—	—
4. Prior Year-end Total General and Separate Accounts Total Collateral Pledged	568,531,039	560,603,407	433,656,464

11B(3)a1 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b1 (Columns 1, 2 and 3 respectively)

11B(3)a2 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b2 (Columns 1, 2 and 3 respectively)

11B(3)a3 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b3 (Columns 1, 2 and 3 respectively)

11B(3)a4 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b4 (Columns 1, 2 and 3 respectively)

b. Maximum Amount Pledged During Reporting Period

	1	2	3
	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
1. Current Year Total General and Separate Accounts Maximum Collateral Pledged (Lines 2+3)	665,325,620	633,099,811	468,722,432
2. Current Year General Account Maximum Collateral Pledged	665,325,620	633,099,811	468,722,432
3. Current Year Separate Accounts Maximum Collateral Pledged	—	—	—
4. Prior Year-end Total General and Separate Accounts Maximum Collateral Pledged	564,248,857	564,877,183	445,915,728

4. Borrowing from FHLB

a. Amount as of Reporting Date

	1	2	3	4
	Total 2+3	General Account	Separate Accounts	Funding Agreements Reserves Established
1. Current Year				
(a) Debt	—	—	—	XXX
(b) Funding Agreements	468,722,432	468,722,432	—	462,732,955
(c) Other	—	—	—	XXX
(d) Aggregate Total (a+b+c)	468,722,432	468,722,432	—	462,732,955
2. Prior Year-end				
(a) Debt	—	—	—	XXX
(b) Funding Agreements	433,656,464	433,656,464	—	428,051,593
(c) Other	—	—	—	XXX
(d) Aggregate Total (a+b+c)	433,656,464	433,656,464	—	428,051,593

b. Maximum Amount During Reporting Period (Current Year)

	1	2	3
	Total 2+3	General Account	Separate Accounts
1. Debt	—	—	—
2. Funding Agreements	468,785,137	468,785,137	—
3. Other	—	—	—
4. Aggregate Total (1+2+3)	468,785,137	468,785,137	—

11B(4)b4 (Columns 1, 2 and 3) should be equal to or greater than 11B(4)a1(d) (Columns 1, 2 and 3 respectively)

c. FHLB - Prepayment Obligations

	Does the company have prepayment obligations under the following arrangements (YES/NO)?
1. Debt	No
2. Funding Agreements	No
3. Other	No

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

A. Defined Benefit Plan

The Company has no employee retirement plan. However, it contributes its share toward the retirement plans of Western and Southern.

B. Not applicable.

C. Not applicable.

D. Not applicable.

E. Defined Contribution Plan. None.

F. Multi-employer Plans. None.

G. Consolidated/Holding Company Plans.

The Company participates in a qualified, noncontributory defined benefit pension plan sponsored by Western and Southern, the parent company. The Company has no legal obligation for benefits under this plan. The parent company allocates amounts to the Company based on a rational allocation methodology. The Company’s share of net expense for the qualified pension plan was \$1.4 million and \$1.6 million for 2019 and 2018.

H. Postemployment Benefits and Compensated Absences. Not applicable.

I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17). Not applicable.

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

- (1) The Company has one class of common stock with a par value of \$1 per share. At December 31, 2019, the Company had 10,000,000 shares authorized, 2,500,000 shares issued and 2,500,000 shares outstanding.
- (2) The Company has no preferred stock outstanding.
- (3) The ability of the Company to pay dividends is limited by state insurance laws. Under Ohio insurance laws, the Company may pay dividends, without the approval of the Ohio Director of Insurance, only from earned surplus and those dividends may not exceed (when added to other dividends paid in the preceding 12 months) the greater of (i) 10% of the Company’s surplus as of the prior December 31, or (ii) the Company’s net income for the twelve month period ending the prior December 31. Dividends are noncumulative.
- (4) Not applicable.
- (5) Within the limitations of (3) above, there are no restrictions placed on the portion of company profits that may be paid as ordinary dividends to stockholders.
- (6) There were no restrictions placed on the Company’s surplus.
- (7) There are no advances of surplus.
- (8) There was no stock held by the Company, including stock of affiliated companies, for special purposes.
- (9) The Company does not hold any special surplus funds.
- (10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses: \$54,079,780.
- (11) There were no surplus debentures or similar item outstanding during the statement periods.
- (12) There have been no restatements of surplus due to quasi-reorganizations.
- (13) Not applicable.

14. Liabilities, Contingencies, and Assessments

A. Contingent Commitments

The Company has future commitments to joint ventures, limited partnerships and limited liability companies, excluding those related to Low Income Housing Tax Credits, in the amount of \$64,299,241.

The Company has future commitments to joint ventures, limited partnerships and limited liability companies investing in Low Income Housing Tax Credit properties in the amount of \$60,469,475.

B. Assessments

The Company is not aware of any material assessments.

C. Gain Contingencies

The Company is not aware of any gain contingencies.

D. Claims related extra contractual obligation and bad faith losses stemming from lawsuits

The Company does not have any material extra contractual obligations or bad faith losses stemming from lawsuits.

E. Joint and Several Liabilities. None.

F. All Other Contingencies. None.

15. Leases

A. The Company did not have any material lease obligations at December 31, 2019.

B. The Company is not involved in any material lessor leasing arrangements.

16. Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk. No change.

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

A. Transfers of Receivables as Sales. None.

- B. (1) See Note 5E for information regarding securities lending.
(2) Not applicable.
(3) Not applicable.
(4) Not applicable.
(5) Not applicable.
(6) Not applicable.
(7) Not applicable.

C. The Company did not have any wash sales for securities with a NAIC designation of 3 or below, or unrated.

18. Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans. None.

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators. None.

20. Fair Value Measurements

A.

(1) Fair Value Measurements at December 31, 2019

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Bonds: Exchange traded funds	8,996,812	—	—	—	8,996,812
Bonds: Affiliates	—	18,860,377	—	—	18,860,377
Common stock: Unaffiliated	87,184,936	—	—	8,700,000	95,884,936
Derivative assets: Options, purchased	—	—	78,225,882	—	78,225,882
Derivative assets: Stock warrants	—	176,820	—	—	176,820
Total assets at fair value	96,181,748	19,037,197	78,225,882	8,700,000	202,144,827

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
b. Liabilities at fair value					
Derivative liabilities: Options, written	—	—	(53,998,404)	—	(53,998,404)
Total liabilities at fair value	—	—	(53,998,404)	—	(53,998,404)

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

Year Ended at 12/31/2019

Description	Beginning Balance at 01/01/2019	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	Settlements	Ending Balance at 12/31/2019
a. Assets										
Derivative assets: Options, purchased	13,573,106	—	—	(23,121,103)	65,928,112	38,053,710	—	—	(16,207,943)	78,225,882
Total Assets	13,573,106	—	—	(23,121,103)	65,928,112	38,053,710	—	—	(16,207,943)	78,225,882

Description	Beginning Balance at 01/01/2019	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	Settlements	Ending Balance at 12/31/2019
b. Liabilities										
Derivative liabilities: Options, written	(5,826,793)	—	—	24,978,736	(49,683,407)	—	(23,521,307)	—	54,367	(53,998,404)
Total liabilities	(5,826,793)	—	—	24,978,736	(49,683,407)	—	(23,521,307)	—	54,367	(53,998,404)

- (3) The Company’s policy is to recognize transfers in and transfers out of levels at the beginning of each quarterly reporting period.
- (4) Included in Level 2 are NAIC 6* rated affiliated bonds. The fair value of the bonds have been determined through the use of third-party pricing services utilizing market observable inputs.

Derivative instruments included in Level 2 consist of stock warrants. The fair value of the warrants have been determined through the use of third-party pricing services utilizing market observable inputs.

The derivatives in Level 3 consist of options on the S&P 500 Index and Goldman Sachs Multi-Asset Class index and are valued using a valuation model and inputs from outside sources. The models include the Black-Scholes-Merton model for point to point options, spreads and average (SPAV) algorithm model for monthly average options and a Monte Carlo model monthly cap (cliquet) options. The SPAV model is provided by Financial Engineering Associates of Berkley, California.

The assumptions used to determine the fair value of derivatives in Level 3 are derived from outside sources. Bloomberg Investment Services supplies the S&P Index level, the dividend yield and the London Interbank Offering (interest) Rates (LIBOR). Investment banks supply estimates of the implied volatility surface. Other than interpolation of the interest rates and implied volatility rates all inputs are provided by the outside sources.

- B. Not applicable.
- C. The carrying amounts and fair values of the Company’s significant financial instruments were as follows:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	4,047,632,641	3,770,194,899	11,290,033	4,013,158,957	23,183,651	—	—
Common stock: Unaffiliated**	114,474,036	114,474,036	105,774,036	—	—	8,700,000	—
Preferred stock	33,895,959	30,710,956	—	33,895,959	—	—	—
Mortgage loans	586,204,332	551,868,074	—	—	586,204,332	—	—
Cash, cash equivalents, & short-term investments	85,159,194	85,090,750	85,159,194	—	—	—	—
Other invested assets: Surplus notes	59,833,028	46,452,274	—	59,833,028	—	—	—
Securities lending reinvested collateral assets	15,151,378	15,151,378	15,151,378	—	—	—	—
Derivative assets	78,402,702	78,402,702	—	176,820	78,225,882	—	—
Life and annuity reserves for investment-type contracts and deposit fund liabilities	(523,237,732)	(512,097,557)	—	—	(523,237,732)	—	—
Fixed-indexed annuity contracts	(1,329,611,923)	(1,333,610,674)	—	—	(1,329,611,923)	—	—
Derivative liabilities	(53,998,404)	(53,998,404)	—	—	(53,998,404)	—	—
Cash collateral payable	(15,680,000)	(15,680,000)	—	(15,680,000)	—	—	—
Securities lending liability	(95,605,291)	(95,605,291)	—	(95,605,291)	—	—	—

**Includes FHLB common stock which is held at cost.

The following discussion describes the valuation methodologies utilized by the Company for assets and liabilities measured or disclosed at fair value. Fair value estimates are made at a specific point in time, based on available market information and judgments about the financial instrument, including discount rates, estimates of timing, amount of expected future cash flows and the credit standing of the issuer. Such estimates do not consider the tax impact of the realization of unrealized gains or losses. For Level 3 investments, the fair value estimates cannot be substantiated by comparison to independent markets. In addition, the disclosed fair value may not be realized in the immediate settlement of the financial instrument. As described below, certain fair values are determined through the use of third-party pricing services. Management does not adjust prices received from third-parties; however, we do analyze the third-party pricing services’ valuation methodologies and related inputs and perform additional evaluation to determine the appropriate level within the fair value hierarchy. Care should be exercised in deriving conclusions about the Company’s business, its value or financial position based on the fair value information of financial instruments presented below.

Debt Securities, Surplus Notes, and Equity Securities

The fair values of actively traded debt securities, asset/mortgage-backed securities, and surplus notes have been determined through the use of third-party pricing services utilizing market observable inputs. Less liquid private placement securities trading in less liquid or illiquid markets with limited or no pricing information are valued using either broker quotes or by discounting the expected cash flows using current market-consistent rates applicable to the yield, credit quality and maturity of each security.

The fair values of actively traded equity securities and exchange traded funds (including exchange traded funds with debt like characteristics) have been determined utilizing publicly quoted prices obtained from third-party pricing services. The fair values of certain equity securities for which no publicly quoted prices are available have been determined through the use of third-party pricing services utilizing market observable inputs. Actively traded mutual funds are valued using the net asset values of the funds. For investments utilizing NAV, see Note 20E for a description.

Mortgage Loans

The fair values for mortgage loans, consisting principally of commercial real estate loans, are estimated using discounted cash flow analyses, using interest rates currently being offered for similar loans collateralized by properties with similar investment risk. The fair values for mortgage loans in default are established at the lower of the fair value of the underlying collateral less costs to sell or the carrying amount of the loan.

Cash, Cash Equivalents and Short-Term Investments

The fair values of cash, cash equivalents and short-term investments are based on quoted market prices.

Securities Lending Reinvested Collateral Assets

The fair value of securities lending reinvested collateral assets are from third-party sources utilizing publicly quoted prices.

Derivative Instruments

The fair values of free-standing derivative instruments, primarily call options, are determined through the use of valuation models incorporating significant unobservable inputs, including projected discounted cash flows, applicable swap curves and implied volatilities.

The fair value of the stock warrants have been determined through the use of third-party pricing services utilizing market observable inputs.

Life and Annuity Reserves for Investment-type Contracts and Deposit Fund Liabilities and Fixed-Indexed Annuity Contracts

The fair value of liabilities for investment-type contracts is based on the present value of estimated liability cash flows. Present values reflect the Company’s margin for uncertainty of the timing of liability cash flows. Key assumptions to the cash flow model include the timing of policyholder withdrawals and the level of interest credited to contract balances.

Fair values for insurance reserves are not required to be disclosed. However, the estimated fair values of all insurance reserves and investment contracts are taken into consideration in the Company’s overall management of interest rate risk.

The fair value of liabilities for fixed indexed annuities is based on embedded derivatives that have been bifurcated from the host contract. The fair value of embedded derivatives is calculated based on actuarial and capital market assumptions reflecting the projected cash flows over the life of the contract and incorporating expected policyholder behavior. The host is adjusted for acquisition costs with revised accretion rates.

Cash Collateral Payable

The payable represents the obligation to return cash collateral the Company has received relating to derivative instruments. The fair value is based upon the stated amount.

Securities Lending Liability

The liability represents the Company’s obligation to return collateral related to securities lending transactions. The liability is short-term in nature and therefore, the fair value of the obligation approximates the carrying amount.

- D. Not applicable.
- E. Assets that use a net asset value (NAV) as a practical expedient consists of an investment in a business development corporation as defined by the Investment Company Act of 1940. The investment can be sold or transferred with prior consent from the corporation. The NAV for this investment is \$15.00. The Company does not intend to sell any investments utilizing NAV.

21. Other Items

- A. Extraordinary Items. None.
- B. Troubled Debt Restructuring. None.
- C. Other Disclosures and Unusual Items. None.
- D. Business Interruption Insurance Recoveries. None.
- E. State Transferable Tax Credits. None.
- F. Subprime Mortgage Related Risk Exposure

The Company does not have any direct investments in subprime mortgage loans. The Company does not have any equity investments in subsidiary, controlled or affiliated entities with significant subprime mortgage related risk exposure. This disclosure does not include an evaluation of mortgage-backed debt securities commonly referred to as Alt A because these debt securities do not generally share all characteristics of subprime mortgage related risk.

The Company invests directly in certain debt securities which are considered to have subprime mortgage related risk. The Company considers the following general characteristics typical of its debt securities with subprime mortgage exposure:

- Underlying borrowers with low credit ratings (FICO score generally lower than 670);
- Underlying loans with interest rates above rates available to prime borrowers;
- Underlying loans with generally higher initial loan-to-value ratios;
- Underlying loans with generally higher concentration of second liens;
- Underlying loans with generally higher concentration of manufactured housing;
- Securities with generally higher spread between collateral interest received and interest payments to investors;
- Securities with generally higher level of overcollateralization.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

Investments in debt securities with subprime mortgage exposure, similar to other types of investments, can subject an investor to unrealized losses due to changing interest rates or general credit spread widening. Similarly, an investor is exposed to realized losses if actual cash flow of the underlying mortgages is worse than expected due to higher defaults which can result in principal loss for the investor.

In order to manage subprime mortgage related risk the Company uses proprietary risk models to project probability of default and recoveries of underlying collateral, proprietary surveillance systems to monitor credit performance, exposure analysis by risk category and maintenance of a watchlist for higher risk investments.

The following table shows our investments in debt securities with subprime mortgage exposure based on the definition above:

(3) Direct exposure through other investments.

	(1)	(2)	(3)	(4)
	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other-Than-Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	—	—	—	—
b. Commercial mortgage backed securities	—	—	—	—
c. Collateralized debt obligations	—	—	—	—
d. Structured securities	—	—	—	—
e. Equity investment in SCAs	—	—	—	—
f. Other assets	—	—	—	—
g. Total	—	—	—	—

The percentage of book value of these debt securities that have underlying loans with primarily variable interest rates is 0.00%

G. Retained Assets

(1) The Company offered retained asset accounts as an optional form of settlement for life insurance policy proceeds in 2019. The retained asset account option provided to beneficiaries was the default method for satisfying life insurance claims in 2019 in states that did not require policyholders to explicitly select a settlement option. In states that require policyholders to explicitly select a settlement option, state regulations are adhered to and the retained asset account option does not serve as the default option. The Company’s retained asset accounts are serviced by an unaffiliated bank, with the assets and liabilities related to these accounts remaining on the Company’s financial statements. These retained asset accounts are included in the liability for deposit-type contracts.

The interest rate paid to retained asset accountholders was 0.5% in 2019 and 2018. The accountholder is not charged for routine administrative fees associated with the retained asset account. The accountholder is responsible for fees associated with insufficient funds drafts on the account and stop payments on drafts on the account.

(2) The number and balance of retained asset accounts in force as of December 31, 2019 and December 31, 2018 are as follows:

	In Force			
	As of End of Current Year		As of End of Prior Year	
	Number	Balance	Number	Balance
a. Up to and including 12 Months	10	2,618,114	16	2,838,522
b. 13 to 24 Months	11	1,654,072	7	466,154
c. 25 to 36 Months	4	287,233	7	64,857
d. 37 to 48 Months	5	29,457	4	731,116
e. 49 to 60 Months	3	610,484	4	126,701
f. Over 60 Months	13	593,392	10	595,973
g. Total	46	5,792,752	48	4,823,322

(3)

	Individual		Group	
	(1) Number	(2) Balance/Amount	(3) Number	(4) Balance/Amount
a. Number/balance of retained asset accounts at the beginning of the year	48	4,823,322	—	—
b. Number/amount of retained asset accounts issued/added during the year	15	3,610,265	—	—
c. Investment earnings credited to retained asset accounts during the year	XXX	4,900	XXX	—
d. Fees and other charges assessed to retained asset account during the year	XXX	75	XXX	—
e. Number/amount of retained asset accounts transferred to state unclaimed property funds during the year	—	—	—	—
f. Number/amount of retained asset accounts closed/withdrawn during the year	17	2,645,660	—	—
g. Number/balance of retained asset accounts at the end of the year (g = a + b + c - d - e - f)	46	5,792,752	—	—

H. Insurance Linked Securities (ILS) Contracts. None

I. The Amount The Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy. None.

22. Events Subsequent

The Company recognizes in the financial statements the effects of all subsequent events that provide additional evidence about conditions that existed at the Balance Sheet date. For non-recognized subsequent events that must be disclosed to keep the financial statements from being misleading, the Company is required to disclose the nature of the event as well as an estimate of its financial effect, or a statement that such an estimate cannot be made. Management has evaluated subsequent events through the issuance of these financial statements on February 27, 2020.

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)

- (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 an insured or any other person not primarily engaged in the insurance business? Yes () No (X)

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)

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 of anticipated experience of the business reinsured in making this estimate. \$0

- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement? Yes () No (X)

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

B. The Company had no uncollectible reinsurance balances written off through income or expense during the year.

C. The Company had no commutation of reinsurance reflected in income or expense during the year.

D. Certified reinsurer rating downgraded or status subject to revocation. None.

E. Reinsurance of variable annuity contracts with an affiliated captive reinsurer. None.

F. Reinsurance agreement with an affiliated captive reinsurer. None.

G. Ceding entities that utilize captive reinsurers to assume reserves subject to the XXX/AXXX captive framework. None.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination.

A. Method used to estimate accrued retrospective premium adjustments. None.

B. None.

C. Amount of net premiums written that are subject to retrospective rating features. None.

D. Medical loss ratio rebates required pursuant to the Public Health Service Act. None.

E. Risk Sharing Provisions of the Affordable Care Act.

- (1) Did the reporting entity write accident and health insurance premium which is subject to the Affordable Care Act risk sharing provisions (YES/NO)? Yes [] No [X]

(2) Impact of Risk Sharing Provisions of the Affordable Care Act on Admitted Assets, Liabilities and Revenue for the Current Year

	AMOUNT
a. Permanent ACA Risk Adjustment Program	
Assets	
1. Premium adjustments receivable due to ACA Risk Adjustment	—
Liabilities	
2. Risk adjustment user fees payable for ACA Risk Adjustment	—
3. Premium adjustments payable due to ACA Risk Adjustment	—
Operations (Revenue & Expense)	
4. Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment	—
5. Reported in expenses as ACA risk adjustment user fees (incurred/paid)	—
b. Transitional ACA Reinsurance Program	
Assets	
1. Amounts recoverable for claims paid due to ACA Reinsurance	—
2. Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)	—
3. Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance	—
Liabilities	
4. Liabilities for contributions payable due to ACA Reinsurance - not reported as ceded premium	—
5. Ceded reinsurance premiums payable due to ACA Reinsurance	—
6. Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance	—
Operations (Revenue & Expense)	
7. Ceded reinsurance premiums due to ACA Reinsurance	—
8. Reinsurance recoveries (income statement) due to ACA Reinsurance payments or expected payments	—
9. ACA Reinsurance contributions - not reported as ceded premium	—
c. Temporary ACA Risk Corridors Program	
Assets	
1. Accrued retrospective premium due to ACA Risk Corridors	—
Liabilities	
2. Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors	—
Operations (Revenue & Expense)	
3. Effect of ACA Risk Corridors on net premium income (paid/received)	—
4. Effect of ACA Risk Corridors on change in reserves for rate credits	—

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

(3) Roll forward of prior year ACA risk sharing provisions for the following asset (gross of any nonadmission) and liability balances along with the reasons for adjustments to prior year balance.

					Differences		Adjustments			Unsettled Balances as of the Reporting Date	
					Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances		Cumulative Balance from Prior Years (Col 1 - 3 + 7)	Cumulative Balance from Prior Years (Col 2 - 4 + 8)
	1	2	3	4	5	6	7	8		9	10
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Ref	Receivable	(Payable)
a. Permanent ACA Risk Adjustment Program											
1. Premium adjustments receivable					—	—			A	—	—
2. Premium adjustments (payable)					—	—			B	—	—
3. Subtotal ACA Permanent Risk Adjustment Program	—	—	—	—	—	—	—	—		—	—
b. Transitional ACA Reinsurance Program					—	—					
1. Amounts recoverable for claims paid					—	—			C	—	—
2. Amounts recoverable for claims unpaid (contra liability)					—	—			D	—	—
3. Amounts receivable relating to uninsured plans					—	—			E	—	—
4. Liabilities for contributions payable due to ACA Reinsurance - not reported as ceded premium					—	—			F	—	—
5. Ceded reinsurance premiums payable					—	—			G	—	—
6. Liability for amounts held under uninsured plans					—	—			H	—	—
7. Subtotal ACA Transitional Reinsurance Program	—	—	—	—	—	—	—	—		—	—
c. Temporary ACA Risk Corridors Program					—	—					
1. Accrued retrospective premium					—	—			I	—	—
2. Reserve for rate credits or policy experience rating refunds					—	—			J	—	—
3. Subtotal ACA Risk Corridors Program	—	—	—	—	—	—	—	—		—	—
d. Total for ACA Risk Sharing Provisions	—	—	—	—	—	—	—	—		—	—

25. Change in Incurred Losses and Loss Adjustment Expenses. None.

26. Intercompany Pooling Arrangements. None.

27. Structured Settlements. None.

28. Health Care Receivables. None.

29. Participating Policies.

For the year ended 2019, the relative percentage of participating insurance is 10.1% based upon in force amounts; for 2018, the percentage was 11%. Reference should be made to the Exhibit of Life Insurance - Classification of amount of Insurance by Participating Status.

The Company accounts for its policyholder dividends on an accrual basis consistent with SSAP 51 and 54, which includes dividends due and unpaid, amounts apportioned for payment in the following 12 months with the assumption that all policies remain in force at their current face amount, and dividends left on deposit to accumulate interest. For participating business, the total amounts incurred were \$17,516,794 and \$17,902,347 for 2019 and 2018, respectively.

There are no other amounts of additional income allocated to participating policies in the financial statements.

30. Premium Deficiency Reserves. None.

31. Reserves for Life Contracts and Annuity Contracts

- The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
- Policies issued prior to January 1, 1948, for substandard lives are charged the gross premiums for a rated age. Mean reserves are determined by computing the regular mean reserves at the rated age. Policies issued after January 1, 1948, for substandard lives are charged an extra premium plus the regular gross premium for the true age. Mean reserves are determined by computing the regular mean reserve at the true age and holding an additional one-half (1/2) of the extra premium charge for the year.
- As of December 31, 2019, the Company had \$248,551,177 of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the state of Ohio. Reserves to cover this insurance totaled \$1,549,608 at year-end and are reported in Exhibit 5, Life Insurance and Annuities sections.
- The tabular interest, the tabular less actual reserve released, and the tabular cost have been determined by formula as described in the instructions.
- The determination of tabular interest on funds not involving life has been determined by formula as described in the instructions.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

6. The details for other changes: None

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

A. Individual Annuities

	(1) General Account	(2) Separate Account with Guarantees	(3) Separate Account Nonguaranteed	(4) Total	(5) % of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	—	—	—	—	—
b. At book value less current surrender charge of 5% or more	579,736,574	—	—	579,736,574	44.1
c. At fair value	—	—	—	—	—
d. Total with market value adjustment or at fair value (total of a through c)	579,736,574	—	—	579,736,574	44.1
e. At book value without adjustment (minimal or no charge or adjustment)	668,404,075	—	—	668,404,075	50.8
(2) Not subject to discretionary withdrawal	67,239,748	—	—	67,239,748	5.1
(3) Total (gross: direct + assumed)	1,315,380,397	—	—	1,315,380,397	100.0
(4) Reinsurance ceded	25,390,086	—	—	25,390,086	
(5) Total (net)* (3) - (4)	1,289,990,311	—	—	1,289,990,311	
(6) Amount included in A(01)b above that will move to A(01)e in the year after the settlement date	106,057,220	—	—	106,057,220	

B. Group Annuities

	(1) General Account	(2) Separate Account with Guarantees	(3) Separate Account Nonguaranteed	(4) Total	(5) % of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	—	—	—	—	—
b. At book value less current surrender charge of 5% or more	62,188,092	—	—	62,188,092	47.8
c. At fair value	—	—	—	—	—
d. Total with market value adjustment or at fair value (total of 1 through 3)	62,188,092	—	—	62,188,092	47.8
e. At book value without adjustment (minimal or no charge or adjustment)	65,596,493	—	—	65,596,493	50.4
(2) Not subject to discretionary withdrawal	2,310,250	—	—	2,310,250	1.8
(3) Total (gross: direct + assumed)	130,094,835	—	—	130,094,835	100.0
(4) Reinsurance ceded	—	—	—	—	
(5) Total (net)* (3) - (4)	130,094,835	—	—	130,094,835	
(6) Amount included in A(01)b above that will move to A(01)e in the year after the settlement date	5,333,889	—	—	5,333,889	

C. Deposit-type contracts (no life contingencies)

	(1) General Account	(2) Separate Account with Guarantees	(3) Separate Account Nonguaranteed	(4) Total	(5) % of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	—	—	—	—	—
b. At book value less current surrender charge of 5% or more	31,691,622	—	—	31,691,622	6.0
c. At fair value	—	—	—	—	—
d. Total with market value adjustment or at fair value (total of 1 through 3)	31,691,622	—	—	31,691,622	6.0
e. At book value without adjustment (minimal or no charge or adjustment)	20,951,820	—	—	20,951,820	3.9
(2) Not subject to discretionary withdrawal	479,329,528	—	—	479,329,528	90.1
(3) Total (gross: direct + assumed)	531,972,970	—	—	531,972,970	100.0
(4) Reinsurance ceded	1,633,533	—	—	1,633,533	
(5) Total (net)* (3) - (4)	530,339,437	—	—	530,339,437	
(6) Amount included in A(01)b above that will move to A(01)e in the year after the settlement date	—	—	—	—	

* Reconciliation of total annuity actuarial reserves and deposit fund liabilities.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

D. Life & Accident & Health Annual Statement:		Amount
1.	Exhibit 5, Annuities Section, Total (net)	1,402,440,612
2.	Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	17,644,534
3.	Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	530,339,437
4.	Subtotal	1,950,424,583
Separate Accounts Annual 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	1,950,424,583

33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics

		General Account			Separate Account - Guaranteed and Nonguaranteed		
		Account Value	Cash Value	Reserve	Account Value	Cash Value	Reserve
Subject to discretionary withdrawal, surrender values, or policy loans:							
A.	(1) Term Policies with Cash Value	—	—	—	—	—	—
	(2) Universal Life	116,868,933	116,791,126	118,224,771	—	—	—
	(3) Universal Life with Secondary Guarantees	—	—	—	—	—	—
	(4) Indexed Universal Life	11,590,983	11,448,416	11,449,927	—	—	—
	(5) Indexed Universal Life with Secondary Guarantees	—	—	—	—	—	—
	(6) Indexed Life	—	—	—	—	—	—
	(7) Other Permanent Cash Value Life Insurance	—	2,654,583,363	2,907,514,892	—	—	—
	(8) Variable Life	—	—	—	—	—	—
	(9) Variable Universal Life	—	—	—	—	—	—
	(10) Miscellaneous Reserves	—	—	—	—	—	—
Not subject to discretionary withdrawal or no cash values:							
B.	(1) Term Policies without Cash Value	XXX	XXX	56,920,542	XXX	XXX	—
	(2) Accidental Death Benefits	XXX	XXX	70,378	XXX	XXX	—
	(3) Disability - Active Lives	XXX	XXX	9,716,617	XXX	XXX	—
	(4) Disability - Disabled Lives	XXX	XXX	16,891,992	XXX	XXX	—
	(5) Miscellaneous Reserves	XXX	XXX	—	XXX	XXX	—
C.	Total (gross: direct + assumed)	128,459,916	2,782,822,905	3,120,789,119	—	—	—
D.	Reinsurance ceded	—	—	62,999,490	—	—	—
E.	Total (net) (C) - (D)	128,459,916	2,782,822,905	3,057,789,629	—	—	—

F. Life & Accident & Health Annual Statement:		Amount
(1)	Exhibit 5, Life Insurance Section, Total (net)	3,037,231,791
(2)	Exhibit 5, Accidental Death Benefits Section, Total (net)	70,378
(3)	Exhibit 5, Disability - Active Lives Section, Total (net)	8,872,976
(4)	Exhibit 5, Disability - Disabled Lives Section, Total (net)	11,614,484
(5)	Exhibit 5, Miscellaneous reserves Section, Total (net)	—
(6)	Subtotal	3,057,789,629
Separate Accounts 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))	3,057,789,629

34. Premiums and Annuity Consideration Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of the end of current period, were as follows:

	(1)	(2)
Type	Gross	Net of Loading
(1) Industrial	—	—
(2) Ordinary new business	6,228,829	1,270,415
(3) Ordinary renewal	56,088,681	49,623,751
(4) Credit Life	—	—
(5) Group Life	—	—
(6) Group Annuity	—	—
(7) Totals	62,317,510	50,894,166

35. Separate Accounts. None.

36. Loss/Claim Adjustment Expenses. None.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

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?
If yes, complete Schedule Y, Parts 1, 1A and 2

Yes [X] No []

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 [X] No [] N/A []

1.3

State Regulating?

Ohio

1.4

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

Yes [] No [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 [] No [X]

2.2

If yes, date of change:

3.1

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

12/31/2017

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.

12/31/2017

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).

05/30/2019

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 [] No [] N/A [X]

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?
4.12 renewals?

Yes [X] No []
Yes [X] No []

4.2

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

Yes [] No [X]
Yes [] No [X]

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?
If yes, complete and file the merger history data file with the NAIC.

Yes [] No [X]

5.2

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

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

6.1

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

Yes [] No [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 or government, manager or attorney in fact).

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

GENERAL INTERROGATORIES

- 8.1

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

1	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC

9.

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

Ernst & Young
221 East 4th Street, Suite 2900
Cincinnati, OH 45202
- 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 the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?

Yes [] No [X]
- 10.4

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

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

Yes [X] No [] N/A []
- 10.6

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

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

Daniel Harris
400 Broadway
Cincinnati, OH 45202
Officer of the Company
- 12.1

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

Yes [X] No []
- 12.11

Name of real estate holding company
- 12.12

Number of parcels involved

12
- 12.13

Total book/adjusted carrying value

\$ 173,384,068
- 12.2

If, yes provide explanation:

The Company has investments on Schedule BA that are classified as Real Estate and LIHTCs. In addition, the Company has investments in Real Estate Investment Trusts on Schedule D, Part 2, Section 2.
13.

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

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

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

Yes [] No []
- 13.3

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

Yes [] No []
- 13.4

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

Yes [] No [] N/A []
- 14.1

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

Yes [X] No []
- a.

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

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

Compliance with applicable governmental laws, rules and regulations;
- d.

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

Accountability for adherence to the code.
- 14.11

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

Has the code of ethics for senior managers been amended?

Yes [X] No []
- 14.21

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

Minor changes and improvements
- 14.3

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

Yes [] No [X]
- 14.31

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?
- 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.
- Yes [] No [X]

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof?
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?
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 with the official duties of such person?
- Yes [X] No []
- Yes [X] No []
- Yes [X] No []

FINANCIAL

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

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03)
- 24.02 If no, give full and complete information relating thereto
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided) DESCRIPTION OF PROGRAM IS PROVIDED IN NOTE 5E
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions?
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs.
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs.
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?
- 24.09 Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending?
- Yes [X] No []
- No []
- N/A []
- Yes [] No [X] N/A []
- \$
- \$ 95,531,081
- Yes [X] No [] N/A []
- Yes [X] No [] N/A []
- Yes [X] No [] N/A []

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

GENERAL INTERROGATORIES

24.10 For the reporting entity’s security lending program state the amount of the following as December 31 of the current year:

24.101	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$	95,531,081
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$	95,455,681
24.103	Total payable for securities lending reported on the liability page.	\$	95,605,291

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03).

Yes [X] No []

25.2	If yes, state the amount thereof at December 31 of the current year:	25.21 Subject to repurchase agreements	\$	
		25.22 Subject to reverse repurchase agreements	\$	
		25.23 Subject to dollar repurchase agreements	\$	
		25.24 Subject to reverse dollar repurchase agreements	\$	
		25.25 Placed under option agreements	\$	
		25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$	
		25.27 FHLB Capital Stock	\$	18,589,100
		25.28 On deposit with states	\$	2,422,881
		25.29 On deposit with other regulatory bodies	\$	
		25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$	
		25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$	633,099,811
		25.32 Other	\$	

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB?

Yes [X] No []

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?

Yes [X] No [] N/A []

If no, attach a description with this statement.

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

26.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity?

Yes [] No [X]

26.4	If the response to 26.3 is YES, does the reporting entity utilize:	26.41 Special accounting provision of SSAP No. 108	Yes [] No []
		26.42 Permitted accounting practice	Yes [] No []
		26.43 Other accounting guidance	Yes [] No []

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

Yes [] No []

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

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes [] No [X]

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

\$

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?

Yes [X] No []

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

1 Name of Custodian(s)	2 Custodian's Address
BANK OF NEW YORK MELLON	ONE WALL STREET NY NY 10286
FEDERAL HOME LOAN BANK	CINCINNATI OH 45202
FEDERAL HOME LOAN BANK	INDIANAPOLIS IN 45240
DEUTSCHE BANK TRUST COMPANY AMERICAS	60 WALL STREET NY NY 10005

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

GENERAL INTERROGATORIES

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

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

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?..... Yes [] 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
FT WASHINGTON INVESTMENT ADVISORS	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
107126	FT WASHINGTON INVESTMENT ADVISORS	KSRXYII3EHSEF8KM62609	Securities Exchange Commission	DS.....

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

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 - Total		0

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

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

GENERAL INTERROGATORIES

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	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	3,858,001,835	4,096,311,900	238,310,065
30.2 Preferred stocks	30,710,956	33,895,959	3,185,003
30.3 Totals	3,888,712,791	4,130,207,859	241,495,068

30.4 Describe the sources or methods utilized in determining the fair values:
Fair values are generally obtained from ICE, Bloomberg, Markit, Princeton Financial Spread Pricing Module and/or Internal Pricing Committee/Internal Pricing Models

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 [] No [X]

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:
Rates used to calculate fair value determined by broker or custodian are reviewed by an internal pricing committee based upon asset class expertise to determine if rates are reasonable given current market conditions.

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 of each self-designated 5GI security:
a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
b. Issuer or obligor is current on all contracted interest and principal payments.
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
Has the reporting entity self-designated 5GI securities? Yes [X] No []

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 a 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 [X] No []

OTHER

36.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$421,740

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

1 Name	2 Amount Paid
Standard & Poor's Rating Service	166,814
American Council of Life Insurance	143,399
.....	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

GENERAL INTERROGATORIES

37.1 Amount of payments for legal expenses, if any?\$460,963

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

1 Name	2 Amount Paid
Eversheds Suther land	240,200
.....

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

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

1 Name	2 Amount Paid
.....
.....

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

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

\$

1.3

What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?

\$

1.31

Reason for excluding:

1.4

Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.

\$

1.5

Indicate total incurred claims on all Medicare Supplement insurance.

\$

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

2.2

Premium Denominator

575,406,902

575,556,544

2.3

Premium Ratio (2.1/2.2)

0.000

0.000

2.4

Reserve Numerator

66,748

71,211

2.5

Reserve Denominator

4,487,579,455

4,329,658,892

2.6

Reserve Ratio (2.4/2.5)

0.000

0.000

3.1

Does this reporting entity have Separate Accounts?

Yes [] No [X]

3.2

If yes, has a Separate Accounts Statement been filed with this Department?

Yes [] No [] N/A [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?

\$

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 []

3.6

Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?

Yes [] No []

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)"?

\$

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:

\$

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	2 Statement Value on Purchase Date of Annuities (i.e., Present Value)
P&C Insurance Company And Location	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

- 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.\$
- 5.3 Do you act as an administrator for health savings accounts? Yes [] No [X]
- 5.4 If yes, please provide the balance of funds administered as of the reporting date.\$
- 6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A [X]
- 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 Premium Written\$374,205,992
- 7.2 Total Incurred Claims\$70,909,947
- 7.3 Number of Covered Lives86,953

*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 guranteee)
Universal Life (with or without secondary guranteee)
Variable Universal Life (with or without secondary guranteee)

8. Is the reporting entity licensed or chartered, 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 []

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 [X] No []
- 9.2 Net reimbursement of such expenses between reporting entities:

9.21 Paid\$35,112,251

9.22 Received\$108,000
- 10.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]
- 10.2 If yes, what amount pertaining to these lines is included in:

10.21 Page 3, Line 1\$

10.22 Page 4, Line 1\$
11. For stock reporting entities only:
- 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity:\$210,072,668
12. Total dividends paid stockholders since organization of the reporting entity:

12.11 Cash\$15,233,550

12.12 Stock\$
- 13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [X]
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 [X]
- 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 premium0
13.32 Paid claims0
13.33 Claim liability and reserve (beginning of year)0
13.34 Claim liability and reserve (end of year)0
13.35 Incurred claims .....	.....0	.....0	.....0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

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	.....	.....
13.42	\$25,000 - 99,999	.....	.....
13.43	\$100,000 - 249,999	.....	.....
13.44	\$250,000 - 999,999	.....	.....
13.45	\$1,000,000 or more	.....	.....

15. What portion of earned premium reported in 13.31, Column 1 was assumed from pools?\$

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 [] No []

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

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

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

18.1 How often are regular meetings of the governing body held?
.....

18.2 When was the last regular meeting of the governing body held?

18.3 When and where will the next regular or special meeting of the governing body be held?
.....

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

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

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

20. When and by whom are the officers and directors elected?
.....

21. What are the qualifications for membership?
.....

22. What are the limiting ages for admission?
.....

23. What is the minimum and maximum insurance that may be issued on any one life?
.....

24. Is a medical examination required before issuing a benefit certificate to applicants? Yes [] 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 []

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

26.2 If yes, do the notices state the purpose for which the money is to be used? Yes [] 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 []

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

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

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 [] No []

30.2 If yes, when?
.....

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 [] 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 [] No []

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

32.3 If yes, explain
.....

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

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 []

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 []

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

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
.....

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)	13,293,915	12,546,125	12,318,543	12,076,727	11,911,592
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	8,031,393	8,019,407	8,124,773	8,147,728	7,942,790
3. Credit life (Line 21, Col. 6)	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	21,402	22,979	25,582	27,729	31,133
5. Industrial (Line 21, Col. 2)	0	0	0	0	0
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	21,346,710	20,588,511	20,468,898	20,252,184	19,885,515
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)	1,328,354	704,920	668,782	661,331	747,148
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	852,593	663,154	621,762	695,535	772,663
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	0	0	0	0	0
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	2,180,947	1,368,074	1,290,544	1,356,866	1,519,811
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)	0	0		0	0
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	418,765,939	399,748,920	397,575,860	396,688,950	389,789,424
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	130,683,714	152,224,133	140,587,978	151,865,358	126,298,988
16. Credit life (group and individual) (Line 20.4, Col. 5)	0	0		0	0
17.1 Group life insurance (Line 20.4, Col. 6)	34,214	40,373	48,787	56,463	65,724
17.2 Group annuities (Line 20.4, Col. 7)	25,923,035	23,543,118	20,188,781	20,920,655	16,783,165
18.1 A & H-group (Line 20.4, Col. 8)	0	0		0	0
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)	0	0		0	0
18.3 A & H-other (Line 20.4, Col. 10)	0	0		0	0
19. Aggregate of all other lines of business (Line 20.4,Col. 11)	0	0		0	0
20. Total	575,406,902	575,556,544	558,401,406	569,531,426	532,937,301
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	5,797,492,857	5,493,453,598	5,435,898,633	4,911,434,820	4,548,053,001
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	5,438,629,370	5,159,068,303	5,117,919,024	4,622,779,463	4,286,626,351
23. Aggregate life reserves (Page 3, Line 1)	4,477,874,776	4,318,801,682	4,115,104,365	3,869,996,566	3,610,807,526
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)	301,671	351,326	420,476	475,360	526,418
25. Deposit-type contract funds (Page 3, Line 3)	530,339,436	497,564,552	490,922,546	366,875,002	329,212,574
26. Asset valuation reserve (Page 3, Line 24.01)	92,189,701	64,408,614	60,484,564	47,514,211	38,380,227
27. Capital (Page 3, Lines 29 and 30)	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
28. Surplus (Page 3, Line 37)	356,363,487	331,885,295	315,479,609	286,155,357	258,926,650
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	179,606,635	228,170,908	262,716,794	271,580,444	229,141,434
Risk-Based Capital Analysis					
30. Total adjusted capital	486,392,518	431,344,480	409,109,650	364,841,234	326,816,787
31. Authorized control level risk - based capital	67,662,531	64,648,253	58,526,133	50,802,272	45,236,573
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)	66.6	69.7	70.0	71.8	73.5
33. Stocks (Lines 2.1 and 2.2)	2.6	2.0	2.2	2.1	1.7
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	9.8	9.6	8.6	8.2	7.2
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short-term investments (Line 5)	1.5	1.2	1.9	1.5	2.8
37. Contract loans (Line 6)	11.2	11.1	10.2	10.3	10.3
38. Derivatives (Page 2, Line 7)	1.4	0.3	1.3	1.2	0.5
39. Other invested assets (Line 8)	6.7	5.9	4.7	4.5	3.2
40. Receivables for securities (Line 9)	0.0	0.0	0.1	0.1	0.1
41. Securities lending reinvested collateral assets (Line 10)	0.3	0.3	1.0	0.3	0.9
42. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2019	2 2018	3 2017	4 2016	5 2015
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)	18,860,377				
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)	0				
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	535,765	696,656	582,590	503,292	438,235
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
48. Affiliated mortgage loans on real estate					
49. All other affiliated	89,595,817	61,673,842	64,658,290	57,959,427	23,896,795
50. Total of above Lines 44 to 49	108,991,959	62,370,498	65,240,880	58,462,719	24,335,030
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).....	22,286,629	27,674,543	12,413,680	22,655,554	19,568,003
53. Total admitted assets (Page 2, Line 28, Col. 3)	5,797,492,857	5,493,453,598	5,435,898,633	4,911,434,820	4,548,053,001
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	222,845,622	214,130,520	200,665,952	196,804,311	192,715,882
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(2,707,041)	12,725,482	4,243,912	(6,974,140)	9,583,593
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	38,784,193	(26,340,559)	20,732,355	11,098,186	(14,462,568)
57. Total of above Lines 54, 55 and 56	258,922,774	200,515,443	225,642,219	200,928,357	187,836,907
Benefits and Reserve Increases (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 and 8)	445,159,122	389,083,914	349,851,218	329,358,618	343,997,167
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	57,258	73,486	48,620	180,215	189,295
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	171,309,801	181,521,278	195,550,056	206,145,845	205,019,500
61. Increase in A & H reserves (Line 19, Col. 6)	(49,655)	(69,151)	(54,884)	(51,058)	(71,090)
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)	69,142,534	64,215,929	60,293,129	56,574,004	52,703,253
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 100.0	3.5	3.3	5.7	11.2	12.2
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 100.0	5.9	5.7	4.8	4.9	5.4
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	0.0	0.0	0.0	0.0	0.0
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	0.0	0.0	0.0	0.0	0.0
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	0.0	0.0	0.0	0.0	0.0
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)	358,929	424,812	469,096	655,575	715,713
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)	351,326	420,476	475,360	526,418	597,508
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)	0	0	0	0	0
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)	0	0	0	0	0
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)	0	0	0	0	0
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12)	6,531,068	12,483,676	9,958,625	3,668,107	5,679,691
74. Ordinary - individual annuities (Page 6, Col. 4)	6,071,493	12,452,262	(960,662)	6,522,432	17,566,953
75. Ordinary-supplementary contracts	XXX	(446,837)	(304,071)	254,877	(421,511)
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7)	0	0	0	0	0
77. Group life (Page 6.2, Col. 1 Less Cols. 7 and 9)	(221,086)	(8,177)	(53,616)	(66,647)	267,901
78. Group annuities (Page 6, Col. 5)	1,407,783	1,479,612	182,892	860,254	586,294
79. A & H-group (Page 6.5, Col. 3)		(5,596)	21,313	(58,180)	(30,150)
80. A & H-credit (Page 6.5, Col. 10)	0	0	0	0	0
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10)	(8,391)	623	0	0	0
82. Aggregate of all other lines of business (Page 6, Col. 8)	(10,556,638)	(10,432,513)	(9,743,000)	(1,288,027)	(335,996)
83. Fraternal (Page 6, Col. 7)	0				
84. Total (Page 6, Col. 1)	3,224,229	15,523,050	(898,519)	9,892,817	23,313,182

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:

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

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	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	7 Policies	8 Certificates	Amount of Insurance	
1. In force end of prior year	0	0	85,529	20,565,532	0	0	0	1,128	22,979	20,588,511
2. Issued during year		0	7,170	2,180,947		0			0	2,180,947
3. Reinsurance assumed			0	0						0
4. Revived during year			61	16,163						16,163
5. Increased during year (net)			0	0						0
6. Subtotals, Lines 2 to 5	0	0	7,231	2,197,110	0	0	0	0	0	2,197,110
7. Additions by dividends during year	XXX		XXX	135,203	XXX		XXX	XXX		135,203
8. Aggregate write-ins for increases	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8)	0	0	92,760	22,897,845	0	0	0	1,128	22,979	22,920,824
Deductions during year:										
10. Death			1,097	67,850			XXX	5	102	67,952
11. Maturity			38	133			XXX			133
12. Disability			0	0			XXX			0
13. Expiry			423	61,524						61,524
14. Surrender			2,851	827,820						827,820
15. Lapse			1,201	400,188						400,188
16. Conversion			59	32,054			XXX	XXX	XXX	32,054
17. Decreased (net)			4	182,968				30	1,475	184,443
18. Reinsurance			0	0						0
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	0	0	5,673	1,572,537	0	0	0	35	1,577	1,574,114
21. In force end of year (b) (Line 9 minus Line 20)	0	0	87,087	21,325,308	0	0	0	1,093	21,402	21,346,710
22. Reinsurance ceded end of year	XXX		XXX	13,683,839	XXX		XXX	XXX	7,894	13,691,733
23. Line 21 minus Line 22	XXX	0	XXX	7,641,469	XXX	(a) 0	XXX	XXX	13,508	7,654,977
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
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 thru 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	0
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0	0	0	0	0	0	0
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

Life, Accident and Health Companies Only:

(a) Group \$; Individual \$

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates , Amount \$

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

If not, how are such expenses met?

.....

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

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	780,398
25. Other paid-up insurance			10,067	3,608,481
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term 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
27. Term policies - decreasing	0	0	0	0
28. Term policies - other	522	367,698	8,385	3,882,273
29. Other term insurance - decreasing	XXX	0	XXX	0
30. Other term insurance	XXX	484,895	XXX	4,132,814
31. Totals (Lines 27 to 30)	522	852,593	8,385	8,015,087
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	333
33. Totals, extended term insurance	XXX	XXX	246	15,973
34. Totals, whole life and endowment	6,648	1,328,354	78,456	13,293,915
35. Totals (Lines 31 to 34)	7,170	2,180,947	87,087	21,325,308

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	2,180,947		19,176,714	2,148,594
38. Credit Life (Group and Individual)				
39. Group			21,402	
40. Totals (Lines 36 to 39)	2,180,947	0	19,198,116	2,148,594

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			750	8,208

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	56,391
---	--------

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

	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			19,420	3,911,044			234	7,006
49. Disability Income			0	0				
50. Extended Benefits			XXX	XXX				
51. Other			3,416	584,273				
52. Total	0	(a) 0	22,836	(a) 4,495,317	0	(a) 0	234	(a) 7,006

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

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	445	271	0	0
2. Issued during year	87	23		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	532	294	0	0
Deductions during year:				
6. Decreased (net)	79	42		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	79	42	0	0
9. In force end of year	453	252	0	0
10. Amount on deposit		(a) 4,923,942		(a)
11. Income now payable	453	138		
12. Amount of income payable	(a) 2,059,241	(a) 1,720,599	(a)	(a)

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	780	18,051	504	3,559
2. Issued during year	27	1,094	69	483
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	807	19,145	573	4,042
Deductions during year:				
6. Decreased (net)	68	1,835	31	218
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	68	1,835	31	218
9. In force end of year	739	17,310	542	3,824
Income now payable:				
10. Amount of income payable	(a) 8,469,062	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 1,256,195,735	XXX	(a) 134,188,507
Deferred not fully paid:				
12. Account balance	XXX	(a) 0	XXX	(a) 0

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	0		0		200	150,421
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	0	XXX	0	XXX	200	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)		XXX		XXX	42	XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	0	XXX	0	XXX	42	XXX
10. In force end of year	0	(a)	0	(a)	158	(a) 111,701

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS		
	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	2,931	6,429
2. Issued during year	354	66
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	3,285	6,495
Deductions During Year:		
6. Decreased (net)	381	494
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	381	494
9. In force end of year	2,904	6,001
10. Amount of account balance	(a) 20,951,820	(a) 21,480,375

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

States, Etc.			Direct Business Only						
			1	Life Contracts		4	5	6	7
				2	3				
Active Status (a)			Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts	
1.	Alabama	AL	L	2,699,583	384,629	0		3,084,212	
2.	Alaska	AK	L	101,107	168,609			269,716	
3.	Arizona	AZ	L	10,087,228	739,959	391		10,827,578	
4.	Arkansas	AR	L	2,344,131	1,195,501			3,539,632	61,786
5.	California	CA	L	32,668,224	21,354,336	13,867		54,036,427	170,000
6.	Colorado	CO	L	22,607,611	4,216,165	915		26,824,691	
7.	Connecticut	CT	L	9,171,622	9,309,351	3,424		18,484,397	510,774
8.	Delaware	DE	L	1,118,484	554,486			1,672,970	
9.	District of Columbia	DC	L	1,923,856	970,050			2,893,906	
10.	Florida	FL	L	17,643,771	14,099,977	9,422		31,753,170	250,000
11.	Georgia	GA	L	6,887,543	6,023,885	1,044		12,912,472	
12.	Hawaii	HI	L	7,352,933	223,708	2,595		7,579,236	
13.	Idaho	ID	L	2,255,298	533,262			2,788,560	
14.	Illinois	IL	L	10,748,042	2,562,049	12,997		13,323,088	198,614
15.	Indiana	IN	L	8,898,447	3,563,650	29,300		12,491,397	
16.	Iowa	IA	L	2,717,526	275,667	11,326		3,004,519	
17.	Kansas	KS	L	6,207,302	1,729,915	1,387		7,938,604	
18.	Kentucky	KY	L	2,493,786	1,099,360	1,389		3,594,535	
19.	Louisiana	LA	L	1,754,091	2,301,749	3,583		4,059,423	
20.	Maine	ME	L	713,816	68,023	149		781,988	
21.	Maryland	MD	L	12,179,311	15,875,334			28,054,645	385,812
22.	Massachusetts	MA	L	7,150,953	6,147,741	8,860		13,307,554	
23.	Michigan	MI	L	10,472,850	1,728,690	47,746		12,249,286	
24.	Minnesota	MN	L	5,526,725	2,529,010	54,757		8,110,492	
25.	Mississippi	MS	L	778,226	2,036,569			2,814,795	
26.	Missouri	MO	L	27,748,095	1,833,496			29,581,591	
27.	Montana	MT	L	956,858	858,231			1,815,089	
28.	Nebraska	NE	L	3,471,786	781,049	1,990		4,254,825	
29.	Nevada	NV	L	1,164,116	1,128,348	98		2,292,562	
30.	New Hampshire	NH	L	2,451,553	2,624,530	733		5,076,816	306,668
31.	New Jersey	NJ	L	10,454,923	2,701,478	5,882		13,162,283	
32.	New Mexico	NM	L	2,297,230	170,783			2,468,013	
33.	New York	NY	N	1,010,282	1,978,562	538		2,989,382	
34.	North Carolina	NC	L	9,594,301	2,904,291	1,266		12,499,858	
35.	North Dakota	ND	L	758,950	708,391			1,467,341	
36.	Ohio	OH	L	16,742,420	1,935,889	9,221		18,687,530	2,248,753,000
37.	Oklahoma	OK	L	1,652,260	459,495			2,111,755	
38.	Oregon	OR	L	2,311,378	769,401	1,036		3,081,815	
39.	Pennsylvania	PA	L	22,778,617	4,983,302	20,731		27,782,650	
40.	Rhode Island	RI	L	894,059	3,608,722	1,130		4,503,911	
41.	South Carolina	SC	L	3,523,774	1,271,765	233		4,795,772	
42.	South Dakota	SD	L	498,472	609,461			1,107,933	
43.	Tennessee	TN	L	3,899,105	1,185,219	1,303		5,085,627	
44.	Texas	TX	L	36,319,286	9,054,242	1,902		45,375,430	150,000
45.	Utah	UT	L	3,277,145	2,971,275			6,248,420	78,814
46.	Vermont	VT	L	2,061,521	436,881			2,498,402	
47.	Virginia	VA	L	15,397,905	5,057,800	16,355		20,472,060	84,444
48.	Washington	WA	L	10,630,687	3,163,748	1,472		13,795,907	
49.	West Virginia	WV	L	1,891,774	2,367,552	1,458		4,260,784	
50.	Wisconsin	WI	L	5,446,698	2,975,163	11,713		8,433,574	
51.	Wyoming	WY	L	349,324	1,114,326			1,463,650	
52.	American Samoa	AS	N	1,816				1,816	
53.	Guam	GU	N	35,175				35,175	
54.	Puerto Rico	PR	N	53,143				53,143	
55.	U.S. Virgin Islands	VI	N	19,822				19,822	
56.	Northern Mariana Islands	MP	N	11,051				11,051	
57.	Canada	CAN	N		0			0	
58.	Aggregate Other Alien	OT	XXX	380,495	25,253	449	0	406,197	0
59.	Subtotal	XXX		374,586,487	157,370,328	280,662	0	532,237,477	2,250,949,912
90.	Reporting entity contributions for employee benefits plans	XXX						0	
91.	Dividends or refunds applied to purchase paid-up additions and annuities	XXX		78,348,899	13,077			78,361,976	
92.	Dividends or refunds applied to shorten endowment or premium paying period	XXX						0	
93.	Premium or annuity considerations waived under disability or other contract provisions	XXX		1,847,697				1,847,697	
94.	Aggregate or other amounts not allocable by State	XXX		0	0	0	0	0	0
95.	Totals (Direct Business)	XXX		454,783,083	157,383,405	280,662	0	612,447,150	2,250,949,912
96.	Plus reinsurance assumed	XXX						0	
97.	Totals (All Business)	XXX		454,783,083	157,383,405	280,662	0	612,447,150	2,250,949,912
98.	Less reinsurance ceded	XXX		38,020,753	883,230	280,662		39,184,645	
99.	Totals (All Business) less Reinsurance Ceded	XXX		416,762,330	156,500,175	(c) 0	0	573,262,505	2,250,949,912
DETAILS OF WRITE-INS									
58001.	Aggregate Other Alien	XXX		380,495	25,253	449		406,197	
58002.	.....	XXX							
58003.	.....	XXX							
58998.	Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0	0
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		380,495	25,253	449	0	406,197	0
9401.	.....	XXX							
9402.	.....	XXX							
9403.	.....	XXX							
9498.	Summary of remaining write-ins for Line 94 from overflow page	XXX		0	0	0	0	0	0
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX		0	0	0	0	0	0

(a) Active Status Counts:
L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....50 R - Registered - Non-domiciled RRGs.....0
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....0 Q - Qualified - Qualified or accredited reinsurer.....0
N - None of the above - Not allowed to write business in the state.....7

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

By state of residence of the policyholder

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

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

	<u>NAIC#</u>	<u>TIN#</u>
PARENT - WESTERN & SOUTHERN MUTUAL HOLDING COMPANY, OH (NON-INSURER)		31-1732405
SUBSIDIARY - WESTERN & SOUTHERN FINANCIAL GROUP, INC., OH (NON-INSURER)		31-1732404
SUBSIDIARY - WESTAD LEASING LLC (NON-INSURER)		84-3195821
SUBSIDIARY - THE LAFAYETTE LIFE INSURANCE COMPANY, OH (INSURER)	65242	35-0457540
SUBSIDIARY - LLIA, INC., OH (NON-INSURER)		35-2123483
SUBSIDIARY - THE WESTERN & SOUTHERN LIFE INSURANCE COMPANY, OH (INSURER)	70483	31-0487145
SUBSIDIARY - WESTERN-SOUTHERN LIFE ASSURANCE COMPANY, OH (INSURER)	92622	31-1000236
SUBSIDIARY - IFS FINANCIAL SERVICES, INC., OH (NON-INSURER)		31-1328371
SUBSIDIARY - W&S BROKERAGE SERVICES, INC., OH (NON-INSURER)		31-0846576
SUBSIDIARY - W&S FINANCIAL GROUP DISTRIBUTORS, INC., OH (NON-INSURER)		31-1334221
SUBSIDIARY - COLUMBUS LIFE INSURANCE COMPANY, OH (INSURER)	99937	31-1191427
SUBSIDIARY - INTEGRITY LIFE INSURANCE COMPANY, OH (INSURER)	74780	86-0214103
SUBSIDIARY - NATIONAL INTEGRITY LIFE INSURANCE COMPANY, NY (INSURER)	75264	16-0958252
SUBSIDIARY - GERBER LIFE INSURANCE COMPANY, NY (INSURER)	70939	13-2611847
SUBSIDIARY - INSURANCE PROFILLMENT SOLUTIONS, LLC, OH (NON-INSURER)		43-2081325
SUBSIDIARY - WESTERN & SOUTHERN INVESTMENT HOLDINGS, LLC, OH (NON-INSURER)		06-1804434
SUBSIDIARY - EAGLE REALTY GROUP, LLC, OH (NON-INSURER)		31-1018957
SUBSIDIARY - FORT WASHINGTON INVESTMENT ADVISORS, INC., OH (NON-INSURER)		31-1301863

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Lafayette Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Liabilities Line 25

		1	2
		Current Year	Prior Year
2504.	Uncashed drafts and checks that are pending escheatment to the state	425,595	373,823
2505.	Modco adjustment Wilton reinsurance	0	167,667
2597.	Summary of remaining write-ins for Line 25 from overflow page	425,595	541,490

Additional Write-ins for Summary of Operations Line 27

		1	2
		Current Year	Prior Year
2704.	Modified coinsurance change in mean reserve adjustment	0	362,073
2797.	Summary of remaining write-ins for Line 27 from overflow page	0	362,073

OVERFLOW PAGE FOR WRITE-INS

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
2704. Modified coinsurance change in mean reserve adjustment	0								
2797. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0

[illegible][illegible]

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
2704. Modified coinsurance change in mean reserve adjustment	0						
2797. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees	Life Contingent Payout (Immediate and Annuityizations)	Other Annuities
2704. Modified coinsurance change in mean reserve adjustment	0						
2797. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0

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ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK

Analysis of Increase in Reserves During The Year 7.1

Analysis of Operations By Lines of Business 6

Asset Valuation Reserve Default Component 30

Asset Valuation Reserve Equity 32

Asset Valuation Reserve Replications (Synthetic) Assets 35

Asset Valuation Reserve 29

Assets 2

Cash Flow 5

Exhibit 1 - Part 1 - Premiums and Annuity Considerations for Life and Accident and Health Contracts 9

Exhibit 1 - Part 2 - Dividends and Coupons Applied, Reinsurance Commissions and Expense 10

Exhibit 2 - General Expenses 11

Exhibit 3 - Taxes, Licenses and Fees (Excluding Federal Income Taxes) 11

Exhibit 4 - Dividends or Refunds 11

Exhibit 5 - Aggregate Reserve for Life Contracts 12

Exhibit 5 - Interrogatories 13

Exhibit 5A - Changes in Bases of Valuation During The Year 13

Exhibit 6 - Aggregate Reserves for Accident and Health Contracts 14

Exhibit 7 - Deposit-Type Contracts 15

Exhibit 8 - Claims for Life and Accident and Health Contracts - Part 1 16

Exhibit 8 - Claims for Life and Accident and Health Contracts - Part 2 17

Exhibit of Capital Gains (Losses) 8

Exhibit of Life Insurance 25

Exhibit of Net Investment Income 8

Exhibit of Nonadmitted Assets 18

Exhibit of Number of Policies, Contracts, Certificates, Income Payable and Account Values 27

Five-Year Historical Data 22

Form for Calculating the Interest Maintenance Reserve (IMR) 28

General Interrogatories 20

Jurat Page 1

Liabilities, Surplus and Other Funds 3

Life Insurance (State Page) 24

Notes To Financial Statements 19

Overflow Page For Write-ins 55

Schedule A - Part 1 E01

Schedule A - Part 2 E02

Schedule A - Part 3 E03

Schedule A - Verification Between Years SI02

Schedule B - Part 1 E04

Schedule B - Part 2 E05

Schedule B - Part 3 E06

Schedule B - Verification Between Years SI02

Schedule BA - Part 1 E07

Schedule BA - Part 2 E08

Schedule BA - Part 3 E09

Schedule BA - Verification Between Years SI03

Schedule D - Part 1 E10

Schedule D - Part 1A - Section 1 SI05

Schedule D - Part 1A - Section 2 SI08

Schedule D - Part 2 - Section 1 E11

Schedule D - Part 2 - Section 2 E12

Schedule D - Part 3 E13

Schedule D - Part 4 E14

Schedule D - Part 5 E15

Schedule D - Part 6 - Section 1 E16

Schedule D - Part 6 - Section 2 E16

Schedule D - Summary By Country SI04

Schedule D - Verification Between Years SI03

Schedule DA - Part 1 E17

Schedule DA - Verification Between Years SI10

ANNUAL STATEMENT BLANK (Continued)

Schedule DB - Part A - Section 1	E18
Schedule DB - Part A - Section 2	E19
Schedule DB - Part A - Verification Between Years	SI11
Schedule DB - Part B - Section 1	E20
Schedule DB - Part B - Section 2	E21
Schedule DB - Part B - Verification Between Years	SI11
Schedule DB - Part C - Section 1	SI12
Schedule DB - Part C - Section 2	SI13
Schedule DB - Part D - Section 1	E22
Schedule DB - Part D - Section 2	E23
Schedule DB - Part E	E24
Schedule DB - Verification	SI14
Schedule DL - Part 1	E25
Schedule DL - Part 2	E26
Schedule E - Part 1 - Cash	E27
Schedule E - Part 2 - Cash Equivalents	E28
Schedule E - Part 2 - Verification Between Years	SI15
Schedule E - Part 3 - Special Deposits	E29
Schedule F	36
Schedule H - Accident and Health Exhibit - Part 1	37
Schedule H - Part 2, Part 3 and Part 4	38
Schedule H - Part 5 - Health Claims	39
Schedule S - Part 1 - Section 1	40
Schedule S - Part 1 - Section 2	41
Schedule S - Part 2	42
Schedule S - Part 3 - Section 1	43
Schedule S - Part 3 - Section 2	44
Schedule S - Part 4	45
Schedule S - Part 5	46
Schedule S - Part 6	47
Schedule S - Part 7	48
Schedule T - Part 2 Interstate Compact	50
Schedule T - Premiums and Annuity Considerations	49
Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group	51
Schedule Y - Part 1A - Detail of Insurance Holding Company System	52
Schedule Y - Part 2 - Summary of Insurer's Transactions With Any Affiliates	53
Summary Investment Schedule	SI01
Summary of Operations	4
Supplemental Exhibits and Schedules Interrogatories	54