



U.S. FINANCIAL LIFE INSURANCE COMPANY
201 - Statement (Annual, Quarterly and Combined)

LIFE AND ACCIDENT AND HEALTH COMPANIES—ASSOCIATION EDITION

ANNUAL STATEMENT
For the Year Ended December 31, 2019
of the Condition and Affairs of the

U.S. FINANCIAL LIFE INSURANCE COMPANY

NAIC Group Code 0968 (Current) 0968 (Prior) NAIC Company Code 84530 Employer's ID Number 38-2046096
Organized under the Laws of Ohio State of Domicile or Port of Entry Ohio Country of Domicile United States of America

Incorporated/Organized: September 30, 1974 Commenced Business: September 30, 1974
Statutory Home Office: 4000 Smith Road, Suite 300, Cincinnati, Ohio 45209
Main Administrative Office: 525 Washington Boulevard Jersey City, New Jersey 07310 35th Floor - Telephone Number: (201) 743-5073
Mail Address: 525 Washington Boulevard Jersey City, New Jersey 07310 - Controllers 35th Floor, Telephone Number: (201) 743-5073
Primary Location of Books and Records: 525 Washington Boulevard Jersey City, New Jersey 07310 - Controllers 35th FL Telephone Number: (201) 743-5073
Internet Website Address: www.usfli.com
Statutory Statement Contact: Nicholas Gismondi, Vice President, (201) 743-5073
E-Mail Address: controllers@axa-equitable.com Fax Number: (201) 743-5006

OFFICERS

ANDERS BJÖRN MALMSTRÖM Chairman of the Board
RONALD PAUL HERRMANN President and Chief Executive Officer
WILLIAM JAMES ECKERT IV # Senior Vice President, Chief Accounting Officer and Controller
KERMITT JEROME BROOKS # Senior Vice President and General Counsel
KEITH ELLIOTT FLOMAN Senior Vice President and Appointed Actuary
ROBIN MATTHEW RAJU Senior Vice President and Chief Financial Officer
DENISE TEDESCHI Assistant Vice President and Secretary

DIRECTORS

ADAM COE #
ANDERS BJÖRN MALMSTRÖM
RONALD PAUL HERRMANN
ROBIN MATTHEW RAJU
DAVID WHITCOMB KARR #

State of..... New Jersey.....
County of..... Hudson..... } ss

The officers of U.S. FINANCIAL LIFE INSURANCE COMPANY being duly sworn, each depose and say that they are the described officers of the 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.

RONALD PAUL HERRMANN
President and Chief Executive Officer

WILLIAM JAMES ECKERT IV
Senior Vice President,
Chief Accounting Officer and Controller

KEITH ELLIOTT FLOMAN
Senior Vice President and Appointed Actuary

DENISE TEDESCHI
Assistant Vice President and Secretary

PAOLA T MIRABAI
NOTARY PUBLIC
STATE OF NEW JERSEY
ID # 2441705
MY COMMISSION EXPIRES DECEMBER 24, 2023

Subscribed and sworn to before me this
20th 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



DIRECT BUSINESS IN Other Alien # 1 DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|----------|---------------------------------------|-------|------------|--------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 33,506 | 0 | 0 | 0 | 33,506 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 33,506 | 0 | 0 | 0 | 33,506 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 0 | 0 | 0 | 0 | 0 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 0 | 0 | 0 | 0 | 0 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 0 | 0 | 0 | 0 | 0 |

DETAILS OF WRITE-INS

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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF ALASKA DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 105,244 | 0 | 0 | 0 | 105,244 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 105,244 | 0 | 0 | 0 | 105,244 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 400,000 | 0 | 0 | 0 | 400,000 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 1,147 | 0 | 0 | 0 | 1,147 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 401,147 | 0 | 0 | 0 | 401,147 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|-------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17. Incurred during current year..... | 2 | 400,000 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 400,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 2 | 400,000 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 400,000 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 2 | 400,000 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 400,000 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 2 | 400,000 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 400,000 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 79 | 27,323,766 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 79 | 27,323,766 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (7) | (1,484,749) | 0 | 0 | 0 | 0 | 0 | 0 | (7) | (1,484,749) |
| 23. In force December 31 of current year..... | 72 | 25,839,017 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 72 | 25,839,017 |

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT BUSINESS IN THE STATE OF ALABAMA DURING THE YEAR

NAIC Group Code....4965

NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 2,349,031 | 0 | 0 | 0 | 2,349,031 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 2,349,031 | 0 | 0 | 0 | 2,349,031 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 4,178,548 | 0 | 0 | 0 | 4,178,548 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 90,588 | 0 | 0 | 0 | 90,588 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 4,269,136 | 0 | 0 | 0 | 4,269,136 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|--|-------------------------------|--------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 6 | 404,809 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 404,809 |
| 17. Incurred during current year..... | 30 | 4,873,759 | 0 | 0 | 0 | 0 | 0 | 0 | 30 | 4,873,759 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 32 | 4,178,548 | 0 | 0 | 0 | 0 | 0 | 0 | 32 | 4,178,548 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 32 | 4,178,548 | 0 | 0 | 0 | 0 | 0 | 0 | 32 | 4,178,548 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 32 | 4,178,548 | 0 | 0 | 0 | 0 | 0 | 0 | 32 | 4,178,548 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 4 | 1,100,020 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 1,100,020 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 1,765 | 521,367,914 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 1,765 | 521,367,914 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (194) | (54,363,671) | 0 | 0 | 0 | 0 | 0 | 0 | (194) | (54,363,671) |
| 23. In force December 31 of current year..... | 1,571 | 467,004,243 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 1,571 | 467,004,243 |

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF ARKANSAS DURING THE YEAR

NAIC Group Code....4965

NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 993,810 | 0 | 0 | 0 | 993,810 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 993,810 | 0 | 0 | 0 | 993,810 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 1,425,000 | 0 | 0 | 0 | 1,425,000 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 84,707 | 0 | 0 | 0 | 84,707 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 1,509,707 | 0 | 0 | 0 | 1,509,707 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|--------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17. Incurred during current year..... | 6 | 1,425,000 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 1,425,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 6 | 1,425,000 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 1,425,000 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 6 | 1,425,000 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 1,425,000 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 6 | 1,425,000 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 1,425,000 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 641 | 199,092,591 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 641 | 199,092,591 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (51) | (15,431,558) | 0 | 0 | 0 | 0 | 0 | 0 | (51) | (15,431,558) |
| 23. In force December 31 of current year..... | 590 | 183,661,033 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 590 | 183,661,033 |

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT BUSINESS IN AMERICAN SAMOA DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

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

DETAILS OF WRITE-INS

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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF ARIZONA DURING THE YEAR

NAIC Group Code....4965

NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 1,303,046 | 0 | 0 | 0 | 1,303,046 |
| 2. Annuity considerations..... | 2,000 | 0 | 0 | 0 | 2,000 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 1,305,046 | 0 | 0 | 0 | 1,305,046 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 3,212,839 | 0 | 0 | 0 | 3,212,839 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 12,000 | 0 | 0 | 0 | 12,000 |
| 12. Surrender values and withdrawals for life contracts..... | 74,320 | 0 | 0 | 0 | 74,320 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 3,299,159 | 0 | 0 | 0 | 3,299,159 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|--------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 1 | 50,000 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 50,000 |
| 17. Incurred during current year..... | 18 | 3,912,839 | 0 | 0 | 0 | 0 | 0 | 0 | 18 | 3,912,839 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 18 | 3,212,839 | 0 | 0 | 0 | 0 | 0 | 0 | 18 | 3,212,839 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 18 | 3,212,839 | 0 | 0 | 0 | 0 | 0 | 0 | 18 | 3,212,839 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 18 | 3,212,839 | 0 | 0 | 0 | 0 | 0 | 0 | 18 | 3,212,839 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 1 | 750,000 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 750,000 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 649 | 214,560,575 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 649 | 214,560,575 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (89) | (24,853,200) | 0 | 0 | 0 | 0 | 0 | 0 | (89) | (24,853,200) |
| 23. In force December 31 of current year..... | 560 | 189,707,375 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 560 | 189,707,375 |

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|------------|---------------------------------------|-------|------------|------------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 7,542,173 | 0 | 0 | 0 | 7,542,173 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 7,542,173 | 0 | 0 | 0 | 7,542,173 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 11,498,977 | 0 | 0 | 0 | 11,498,977 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 684,243 | 0 | 0 | 0 | 684,243 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 3,115 | 0 | 0 | 0 | 3,115 |
| 15. Totals..... | 12,186,335 | 0 | 0 | 0 | 12,186,335 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|---------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|---------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 4 | 110,506 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 110,506 |
| 17. Incurred during current year..... | 61 | 11,841,207 | 0 | 0 | 0 | 0 | 0 | 0 | 61 | 11,841,207 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 58 | 11,498,977 | 0 | 0 | 0 | 0 | 0 | 0 | 58 | 11,498,977 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 58 | 11,498,977 | 0 | 0 | 0 | 0 | 0 | 0 | 58 | 11,498,977 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 58 | 11,498,977 | 0 | 0 | 0 | 0 | 0 | 0 | 58 | 11,498,977 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 7 | 452,736 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 452,736 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 4,558 | 1,817,111,450 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 4,558 | 1,817,111,450 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (488) | (180,187,759) | 0 | 0 | 0 | 0 | 0 | 0 | (488) | (180,187,759) |
| 23. In force December 31 of current year..... | 4,070 | 1,636,923,691 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 4,070 | 1,636,923,691 |

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT BUSINESS IN THE STATE OF CANADA DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|----------|---------------------------------------|-------|------------|--------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 13,565 | 0 | 0 | 0 | 13,565 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 13,565 | 0 | 0 | 0 | 13,565 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 0 | 0 | 0 | 0 | 0 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 0 | 0 | 0 | 0 | 0 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 0 | 0 | 0 | 0 | 0 |

DETAILS OF WRITE-INS

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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF COLORADO DURING THE YEAR

NAIC Group Code....4965

NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 1,713,498 | 0 | 0 | 0 | 1,713,498 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 1,713,498 | 0 | 0 | 0 | 1,713,498 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 2,615,326 | 0 | 0 | 0 | 2,615,326 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 5,175 | 0 | 0 | 0 | 5,175 |
| 12. Surrender values and withdrawals for life contracts..... | 56,671 | 0 | 0 | 0 | 56,671 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 13,768 | 0 | 0 | 0 | 13,768 |
| 15. Totals..... | 2,690,939 | 0 | 0 | 0 | 2,690,939 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|--------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 3 | 253,716 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 253,716 |
| 17. Incurred during current year..... | 13 | 3,113,546 | 0 | 0 | 0 | 0 | 0 | 0 | 13 | 3,113,546 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 13 | 2,615,326 | 0 | 0 | 0 | 0 | 0 | 0 | 13 | 2,615,326 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 13 | 2,615,326 | 0 | 0 | 0 | 0 | 0 | 0 | 13 | 2,615,326 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 13 | 2,615,326 | 0 | 0 | 0 | 0 | 0 | 0 | 13 | 2,615,326 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 3 | 751,936 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 751,936 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 1,423 | 448,098,506 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 1,423 | 448,098,506 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (178) | (62,134,951) | 0 | 0 | 0 | 0 | 0 | 0 | (178) | (62,134,951) |
| 23. In force December 31 of current year..... | 1,245 | 385,963,555 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 1,245 | 385,963,555 |

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF CONNECTICUT DURING THE YEAR

NAIC Group Code....4965

NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 1,713,734 | 0 | 0 | 0 | 1,713,734 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 1,713,734 | 0 | 0 | 0 | 1,713,734 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 4,347,755 | 0 | 0 | 0 | 4,347,755 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 217,104 | 0 | 0 | 0 | 217,104 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 4,564,859 | 0 | 0 | 0 | 4,564,859 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|--|-------------------------------|--------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 1 | 100,519 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 100,519 |
| 17. Incurred during current year..... | 28 | 4,822,989 | 0 | 0 | 0 | 0 | 0 | 0 | 28 | 4,822,989 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 24 | 4,347,755 | 0 | 0 | 0 | 0 | 0 | 0 | 24 | 4,347,755 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 24 | 4,347,755 | 0 | 0 | 0 | 0 | 0 | 0 | 24 | 4,347,755 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 24 | 4,347,755 | 0 | 0 | 0 | 0 | 0 | 0 | 24 | 4,347,755 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 5 | 575,753 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 575,753 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 1,453 | 541,829,150 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 1,453 | 541,829,150 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (196) | (60,854,746) | 0 | 0 | 0 | 0 | 0 | 0 | (196) | (60,854,746) |
| 23. In force December 31 of current year..... | 1,257 | 480,974,404 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 1,257 | 480,974,404 |

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT BUSINESS IN THE STATE OF DISTRICT OF COLUMBIA DURING THE YEAR

NAIC Group Code....4965

NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 46,682 | 0 | 0 | 0 | 46,682 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 46,682 | 0 | 0 | 0 | 46,682 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 2,000,000 | 0 | 0 | 0 | 2,000,000 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 0 | 0 | 0 | 0 | 0 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 2,000,000 | 0 | 0 | 0 | 2,000,000 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|--|-------------------------------|-------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17. Incurred during current year..... | 1 | 2,000,000 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 2,000,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 1 | 2,000,000 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 2,000,000 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 1 | 2,000,000 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 2,000,000 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 1 | 2,000,000 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 2,000,000 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 13 | 8,575,111 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 13 | 8,575,111 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (1) | (1,999,957) | 0 | 0 | 0 | 0 | 0 | 0 | (1) | (1,999,957) |
| 23. In force December 31 of current year..... | 12 | 6,575,154 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 12 | 6,575,154 |

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR

NAIC Group Code....4965

NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 1,149,835 | 0 | 0 | 0 | 1,149,835 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 1,149,835 | 0 | 0 | 0 | 1,149,835 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 565,777 | 0 | 0 | 0 | 565,777 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 2,191 | 0 | 0 | 0 | 2,191 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 567,968 | 0 | 0 | 0 | 567,968 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|-------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17. Incurred during current year..... | 4 | 565,777 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 565,777 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 4 | 565,777 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 565,777 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 4 | 565,777 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 565,777 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 4 | 565,777 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 565,777 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 174 | 54,307,690 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 174 | 54,307,690 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (30) | (7,688,612) | 0 | 0 | 0 | 0 | 0 | 0 | (30) | (7,688,612) |
| 23. In force December 31 of current year..... | 144 | 46,619,078 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 144 | 46,619,078 |

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT BUSINESS IN THE STATE OF FLORIDA DURING THE YEAR

NAIC Group Code....4965

NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|------------|---------------------------------------|-------|------------|------------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 6,758,664 | 0 | 0 | 0 | 6,758,664 |
| 2. Annuity considerations..... | 2,000 | 0 | 0 | 0 | 2,000 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 6,760,664 | 0 | 0 | 0 | 6,760,664 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 14,269,605 | 0 | 0 | 0 | 14,269,605 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 117,262 | 0 | 0 | 0 | 117,262 |
| 12. Surrender values and withdrawals for life contracts..... | 398,087 | 0 | 0 | 0 | 398,087 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 14,784,954 | 0 | 0 | 0 | 14,784,954 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|--|-------------------------------|---------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|---------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 5 | 298,523 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 298,523 |
| 17. Incurred during current year..... | 62 | 14,054,699 | 0 | 0 | 0 | 0 | 0 | 0 | 62 | 14,054,699 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 63 | 14,269,605 | 0 | 0 | 0 | 0 | 0 | 0 | 63 | 14,269,605 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 63 | 14,269,605 | 0 | 0 | 0 | 0 | 0 | 0 | 63 | 14,269,605 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 63 | 14,269,605 | 0 | 0 | 0 | 0 | 0 | 0 | 63 | 14,269,605 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 4 | 83,617 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 83,617 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 3,617 | 1,161,111,683 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 3,617 | 1,161,111,683 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (481) | (141,033,159) | 0 | 0 | 0 | 0 | 0 | 0 | (481) | (141,033,159) |
| 23. In force December 31 of current year..... | 3,136 | 1,020,078,524 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 3,136 | 1,020,078,524 |

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR

NAIC Group Code....4965

NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|------------|---------------------------------------|-------|------------|------------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 3,486,522 | 0 | 0 | 0 | 3,486,522 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 3,486,522 | 0 | 0 | 0 | 3,486,522 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 10,234,094 | 0 | 0 | 0 | 10,234,094 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 153,041 | 0 | 0 | 0 | 153,041 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 10,387,135 | 0 | 0 | 0 | 10,387,135 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|--|-------------------------------|--------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 9 | 3,863,955 | 0 | 0 | 0 | 0 | 0 | 0 | 9 | 3,863,955 |
| 17. Incurred during current year..... | 37 | 6,388,783 | 0 | 0 | 0 | 0 | 0 | 0 | 37 | 6,388,783 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 44 | 10,234,094 | 0 | 0 | 0 | 0 | 0 | 0 | 44 | 10,234,094 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 44 | 10,234,094 | 0 | 0 | 0 | 0 | 0 | 0 | 44 | 10,234,094 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 44 | 10,234,094 | 0 | 0 | 0 | 0 | 0 | 0 | 44 | 10,234,094 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 2 | 18,644 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 18,644 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 2,474 | 818,175,072 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 2,474 | 818,175,072 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (278) | (79,652,579) | 0 | 0 | 0 | 0 | 0 | 0 | (278) | (79,652,579) |
| 23. In force December 31 of current year..... | 2,196 | 738,522,493 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 2,196 | 738,522,493 |

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT BUSINESS IN GRAND TOTAL DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|-------------|---------------------------------------|--------|------------|-------------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 108,584,408 |0 |0 |0 | 108,584,408 |
| 2. Annuity considerations..... | 23,970 |0 |0 |0 | 23,970 |
| 3. Deposit-type contract funds..... |0 | XXX..... |0 | XXX..... |0 |
| 4. Other considerations..... |0 |0 |0 |0 |0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 108,608,378 |0 |0 |0 | 108,608,378 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... |0 |0 |0 |0 |0 |
| 6.2 Applied to pay renewal premiums..... |0 |0 |0 |0 |0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... |0 |0 |0 |0 |0 |
| 6.4 Other..... |0 |0 |0 |0 |0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... |0 |0 |0 |0 |0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... |0 |0 |0 |0 |0 |
| 7.2 Applied to provide paid-up annuities..... |0 |0 |0 |0 |0 |
| 7.3 Other..... |0 |0 |0 |0 |0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... |0 |0 |0 |0 |0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... |0 |0 |0 |0 |0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 196,457,302 |0 |0 |0 | 196,457,302 |
| 10. Matured endowments..... |0 |0 |0 |0 |0 |
| 11. Annuity benefits..... | 652,801 |0 |0 |0 | 652,801 |
| 12. Surrender values and withdrawals for life contracts..... | 9,696,369 |0 |0 |0 | 9,696,369 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... |0 |0 |0 |0 |0 |
| 14. All other benefits, except accident and health..... | 80,644 |0 |0 |0 | 80,644 |
| 15. Totals..... | 206,887,116 |0 |0 |0 | 206,887,116 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|-----------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|-----------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 118 | 23,633,206 |0 |0 |0 |0 |0 |0 | 118 | 23,633,206 |
| 17. Incurred during current year..... | 1,045 | 191,230,929 |0 |0 |0 |0 |0 |0 | 1,045 | 191,230,929 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 1,064 | 196,457,302 |0 |0 |0 |0 |0 |0 | 1,064 | 196,457,302 |
| 18.2 By payment on compromised claims..... |0 |0 |0 |0 |0 |0 |0 |0 |0 |0 |
| 18.3 Totals paid..... | 1,064 | 196,457,302 |0 |0 |0 |0 |0 |0 | 1,064 | 196,457,302 |
| 18.4 Reduction by compromise..... |0 |0 |0 |0 |0 |0 |0 |0 |0 |0 |
| 18.5 Amount rejected..... |0 |0 |0 |0 |0 |0 |0 |0 |0 |0 |
| 18.6 Total settlements..... | 1,064 | 196,457,302 |0 |0 |0 |0 |0 |0 | 1,064 | 196,457,302 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 99 | 18,406,833 |0 |0 |0 |0 |0 |0 | 99 | 18,406,833 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 74,792 | 23,870,356,281 |0 | (a).....0 |0 |0 |0 |0 | 74,792 | 23,870,356,281 |
| 21. Issued during year..... |0 |0 |0 |0 |0 |0 |0 |0 |0 |0 |
| 22. Other changes to in force (Net)..... | (8,164) | (2,440,037,499) |0 |0 |0 |0 |0 |0 | (8,164) | (2,440,037,499) |
| 23. In force December 31 of current year..... | 66,628 | 21,430,318,782 |0 | (a).....0 |0 |0 |0 |0 | 66,628 | 21,430,318,782 |

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT BUSINESS IN GUAM DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|----------|---------------------------------------|-------|------------|-------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 1,063 | 0 | 0 | 0 | 1,063 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 1,063 | 0 | 0 | 0 | 1,063 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 0 | 0 | 0 | 0 | 0 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 0 | 0 | 0 | 0 | 0 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 0 | 0 | 0 | 0 | 0 |

DETAILS OF WRITE-INS

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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT BUSINESS IN THE STATE OF HAWAII DURING THE YEAR

NAIC Group Code....4965

NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 285,561 | 0 | 0 | 0 | 285,561 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 285,561 | 0 | 0 | 0 | 285,561 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 400,000 | 0 | 0 | 0 | 400,000 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 62,626 | 0 | 0 | 0 | 62,626 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 462,626 | 0 | 0 | 0 | 462,626 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|-------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 1 | 100,773 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 100,773 |
| 17. Incurred during current year..... | 1 | 299,227 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 299,227 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 2 | 400,000 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 400,000 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 2 | 400,000 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 400,000 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 2 | 400,000 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 400,000 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 193 | 47,746,473 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 193 | 47,746,473 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (21) | (4,800,053) | 0 | 0 | 0 | 0 | 0 | 0 | (21) | (4,800,053) |
| 23. In force December 31 of current year..... | 172 | 42,946,420 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 172 | 42,946,420 |

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT BUSINESS IN THE STATE OF IOWA DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 1,286,553 | 0 | 0 | 0 | 1,286,553 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 1,286,553 | 0 | 0 | 0 | 1,286,553 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 3,810,412 | 0 | 0 | 0 | 3,810,412 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 67,617 | 0 | 0 | 0 | 67,617 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 657 | 0 | 0 | 0 | 657 |
| 15. Totals..... | 3,878,686 | 0 | 0 | 0 | 3,878,686 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|--------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 1 | 50,000 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 50,000 |
| 17. Incurred during current year..... | 24 | 3,760,412 | 0 | 0 | 0 | 0 | 0 | 0 | 24 | 3,760,412 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 25 | 3,810,412 | 0 | 0 | 0 | 0 | 0 | 0 | 25 | 3,810,412 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 25 | 3,810,412 | 0 | 0 | 0 | 0 | 0 | 0 | 25 | 3,810,412 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 25 | 3,810,412 | 0 | 0 | 0 | 0 | 0 | 0 | 25 | 3,810,412 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 1,246 | 316,606,231 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 1,246 | 316,606,231 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (150) | (35,812,852) | 0 | 0 | 0 | 0 | 0 | 0 | (150) | (35,812,852) |
| 23. In force December 31 of current year..... | 1,096 | 280,793,379 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 1,096 | 280,793,379 |

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT BUSINESS IN THE STATE OF IDAHO DURING THE YEAR

NAIC Group Code....4965

NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 326,033 | 0 | 0 | 0 | 326,033 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 326,033 | 0 | 0 | 0 | 326,033 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 250,000 | 0 | 0 | 0 | 250,000 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 31,317 | 0 | 0 | 0 | 31,317 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 281,317 | 0 | 0 | 0 | 281,317 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|-------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17. Incurred during current year..... | 2 | 250,000 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 250,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 2 | 250,000 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 250,000 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 2 | 250,000 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 250,000 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 2 | 250,000 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 250,000 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 212 | 72,512,235 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 212 | 72,512,235 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (20) | (3,894,206) | 0 | 0 | 0 | 0 | 0 | 0 | (20) | (3,894,206) |
| 23. In force December 31 of current year..... | 192 | 68,618,029 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 192 | 68,618,029 |

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 4,620,908 | 0 | 0 | 0 | 4,620,908 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 4,620,908 | 0 | 0 | 0 | 4,620,908 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 5,181,643 | 0 | 0 | 0 | 5,181,643 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 402 | 0 | 0 | 0 | 402 |
| 12. Surrender values and withdrawals for life contracts..... | 87,324 | 0 | 0 | 0 | 87,324 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 820 | 0 | 0 | 0 | 820 |
| 15. Totals..... | 5,270,188 | 0 | 0 | 0 | 5,270,188 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|---------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|---------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 2 | 225,046 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 225,046 |
| 17. Incurred during current year..... | 28 | 5,041,597 | 0 | 0 | 0 | 0 | 0 | 0 | 28 | 5,041,597 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 27 | 5,181,643 | 0 | 0 | 0 | 0 | 0 | 0 | 27 | 5,181,643 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 27 | 5,181,643 | 0 | 0 | 0 | 0 | 0 | 0 | 27 | 5,181,643 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 27 | 5,181,643 | 0 | 0 | 0 | 0 | 0 | 0 | 27 | 5,181,643 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 3 | 85,000 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 85,000 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 3,323 | 1,250,437,287 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 3,323 | 1,250,437,287 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (339) | (127,724,615) | 0 | 0 | 0 | 0 | 0 | 0 | (339) | (127,724,615) |
| 23. In force December 31 of current year..... | 2,984 | 1,122,712,672 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 2,984 | 1,122,712,672 |

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT BUSINESS IN THE STATE OF INDIANA DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 1,875,289 | 0 | 0 | 0 | 1,875,289 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 1,875,289 | 0 | 0 | 0 | 1,875,289 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 4,009,141 | 0 | 0 | 0 | 4,009,141 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 56,133 | 0 | 0 | 0 | 56,133 |
| 12. Surrender values and withdrawals for life contracts..... | 408,403 | 0 | 0 | 0 | 408,403 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 4,473,677 | 0 | 0 | 0 | 4,473,677 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|--------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 2 | 1,255,571 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 1,255,571 |
| 17. Incurred during current year..... | 27 | 2,763,569 | 0 | 0 | 0 | 0 | 0 | 0 | 27 | 2,763,569 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 28 | 4,009,141 | 0 | 0 | 0 | 0 | 0 | 0 | 28 | 4,009,141 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 28 | 4,009,141 | 0 | 0 | 0 | 0 | 0 | 0 | 28 | 4,009,141 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 28 | 4,009,141 | 0 | 0 | 0 | 0 | 0 | 0 | 28 | 4,009,141 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 1 | 10,000 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 10,000 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 1,656 | 454,017,085 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 1,656 | 454,017,085 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (173) | (40,668,310) | 0 | 0 | 0 | 0 | 0 | 0 | (173) | (40,668,310) |
| 23. In force December 31 of current year..... | 1,483 | 413,348,775 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 1,483 | 413,348,775 |

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF KANSAS DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 1,350,648 | 0 | 0 | 0 | 1,350,648 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 1,350,648 | 0 | 0 | 0 | 1,350,648 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 4,001,523 | 0 | 0 | 0 | 4,001,523 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 49,983 | 0 | 0 | 0 | 49,983 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 4,051,506 | 0 | 0 | 0 | 4,051,506 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|--------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17. Incurred during current year..... | 13 | 4,151,523 | 0 | 0 | 0 | 0 | 0 | 0 | 13 | 4,151,523 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 12 | 4,001,523 | 0 | 0 | 0 | 0 | 0 | 0 | 12 | 4,001,523 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 12 | 4,001,523 | 0 | 0 | 0 | 0 | 0 | 0 | 12 | 4,001,523 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 12 | 4,001,523 | 0 | 0 | 0 | 0 | 0 | 0 | 12 | 4,001,523 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 1 | 150,000 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 150,000 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 1,035 | 310,409,693 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 1,035 | 310,409,693 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (96) | (29,361,987) | 0 | 0 | 0 | 0 | 0 | 0 | (96) | (29,361,987) |
| 23. In force December 31 of current year..... | 939 | 281,047,706 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 939 | 281,047,706 |

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF KENTUCKY DURING THE YEAR

NAIC Group Code....4965

NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 2,015,951 | 0 | 0 | 0 | 2,015,951 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 2,015,951 | 0 | 0 | 0 | 2,015,951 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 1,363,500 | 0 | 0 | 0 | 1,363,500 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 10,200 | 0 | 0 | 0 | 10,200 |
| 12. Surrender values and withdrawals for life contracts..... | 192,462 | 0 | 0 | 0 | 192,462 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 1,566,162 | 0 | 0 | 0 | 1,566,162 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|--------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 1 | 100,000 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 100,000 |
| 17. Incurred during current year..... | 15 | 1,318,975 | 0 | 0 | 0 | 0 | 0 | 0 | 15 | 1,318,975 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 14 | 1,363,500 | 0 | 0 | 0 | 0 | 0 | 0 | 14 | 1,363,500 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 14 | 1,363,500 | 0 | 0 | 0 | 0 | 0 | 0 | 14 | 1,363,500 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 14 | 1,363,500 | 0 | 0 | 0 | 0 | 0 | 0 | 14 | 1,363,500 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 2 | 55,475 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 55,475 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 1,620 | 457,067,467 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 1,620 | 457,067,467 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (171) | (45,205,334) | 0 | 0 | 0 | 0 | 0 | 0 | (171) | (45,205,334) |
| 23. In force December 31 of current year..... | 1,449 | 411,862,133 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 1,449 | 411,862,133 |

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF LOUISIANA DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 1,167,009 | 0 | 0 | 0 | 1,167,009 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 1,167,009 | 0 | 0 | 0 | 1,167,009 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 1,600,000 | 0 | 0 | 0 | 1,600,000 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 63,307 | 0 | 0 | 0 | 63,307 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 1,663,307 | 0 | 0 | 0 | 1,663,307 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|--------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 1 | 500,089 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 500,089 |
| 17. Incurred during current year..... | 8 | 1,099,911 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 1,099,911 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 9 | 1,600,000 | 0 | 0 | 0 | 0 | 0 | 0 | 9 | 1,600,000 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 9 | 1,600,000 | 0 | 0 | 0 | 0 | 0 | 0 | 9 | 1,600,000 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 9 | 1,600,000 | 0 | 0 | 0 | 0 | 0 | 0 | 9 | 1,600,000 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 746 | 234,689,292 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 746 | 234,689,292 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (79) | (22,665,725) | 0 | 0 | 0 | 0 | 0 | 0 | (79) | (22,665,725) |
| 23. In force December 31 of current year..... | 667 | 212,023,567 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 667 | 212,023,567 |

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT BUSINESS IN THE STATE OF MASSACHUSETTS DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|------------|---------------------------------------|-------|------------|------------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 3,049,020 | 0 | 0 | 0 | 3,049,020 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 3,049,020 | 0 | 0 | 0 | 3,049,020 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 17,504,258 | 0 | 0 | 0 | 17,504,258 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 395,958 | 0 | 0 | 0 | 395,958 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 3,588 | 0 | 0 | 0 | 3,588 |
| 15. Totals..... | 17,903,804 | 0 | 0 | 0 | 17,903,804 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|--------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 2 | 276,633 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 276,633 |
| 17. Incurred during current year..... | 27 | 17,227,625 | 0 | 0 | 0 | 0 | 0 | 0 | 27 | 17,227,625 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 29 | 17,504,258 | 0 | 0 | 0 | 0 | 0 | 0 | 29 | 17,504,258 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 29 | 17,504,258 | 0 | 0 | 0 | 0 | 0 | 0 | 29 | 17,504,258 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 29 | 17,504,258 | 0 | 0 | 0 | 0 | 0 | 0 | 29 | 17,504,258 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 2,274 | 783,356,826 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 2,274 | 783,356,826 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (225) | (80,883,609) | 0 | 0 | 0 | 0 | 0 | 0 | (225) | (80,883,609) |
| 23. In force December 31 of current year..... | 2,049 | 702,473,217 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 2,049 | 702,473,217 |

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR

NAIC Group Code....4965

NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 1,810,949 | 0 | 0 | 0 | 1,810,949 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 1,810,949 | 0 | 0 | 0 | 1,810,949 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 2,653,975 | 0 | 0 | 0 | 2,653,975 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 187,019 | 0 | 0 | 0 | 187,019 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 776 | 0 | 0 | 0 | 776 |
| 15. Totals..... | 2,841,770 | 0 | 0 | 0 | 2,841,770 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|--------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 1 | 12,590 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 12,590 |
| 17. Incurred during current year..... | 16 | 2,641,385 | 0 | 0 | 0 | 0 | 0 | 0 | 16 | 2,641,385 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 17 | 2,653,975 | 0 | 0 | 0 | 0 | 0 | 0 | 17 | 2,653,975 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 17 | 2,653,975 | 0 | 0 | 0 | 0 | 0 | 0 | 17 | 2,653,975 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 17 | 2,653,975 | 0 | 0 | 0 | 0 | 0 | 0 | 17 | 2,653,975 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 1,279 | 437,373,344 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 1,279 | 437,373,344 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (133) | (36,010,027) | 0 | 0 | 0 | 0 | 0 | 0 | (133) | (36,010,027) |
| 23. In force December 31 of current year..... | 1,146 | 401,363,317 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 1,146 | 401,363,317 |

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT BUSINESS IN THE STATE OF MAINE DURING THE YEAR

NAIC Group Code....4965

NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 433,340 | 0 | 0 | 0 | 433,340 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 433,340 | 0 | 0 | 0 | 433,340 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 300,000 | 0 | 0 | 0 | 300,000 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 6,000 | 0 | 0 | 0 | 6,000 |
| 12. Surrender values and withdrawals for life contracts..... | 34,882 | 0 | 0 | 0 | 34,882 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 340,882 | 0 | 0 | 0 | 340,882 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|-------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 1 | 100,586 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 100,586 |
| 17. Incurred during current year..... | 1 | 199,414 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 199,414 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 2 | 300,000 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 300,000 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 2 | 300,000 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 300,000 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 2 | 300,000 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 300,000 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 407 | 120,648,594 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 407 | 120,648,594 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (42) | (9,533,375) | 0 | 0 | 0 | 0 | 0 | 0 | (42) | (9,533,375) |
| 23. In force December 31 of current year..... | 365 | 111,115,219 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 365 | 111,115,219 |

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|------------|---------------------------------------|-------|------------|------------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 6,468,804 | 0 | 0 | 0 | 6,468,804 |
| 2. Annuity considerations..... | 12,870 | 0 | 0 | 0 | 12,870 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 6,481,674 | 0 | 0 | 0 | 6,481,674 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 10,212,855 | 0 | 0 | 0 | 10,212,855 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 163,378 | 0 | 0 | 0 | 163,378 |
| 12. Surrender values and withdrawals for life contracts..... | 1,351,357 | 0 | 0 | 0 | 1,351,357 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 38,238 | 0 | 0 | 0 | 38,238 |
| 15. Totals..... | 11,765,828 | 0 | 0 | 0 | 11,765,828 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|---------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|---------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 11 | 1,324,377 | 0 | 0 | 0 | 0 | 0 | 0 | 11 | 1,324,377 |
| 17. Incurred during current year..... | 68 | 12,553,498 | 0 | 0 | 0 | 0 | 0 | 0 | 68 | 12,553,498 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 67 | 10,212,855 | 0 | 0 | 0 | 0 | 0 | 0 | 67 | 10,212,855 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 67 | 10,212,855 | 0 | 0 | 0 | 0 | 0 | 0 | 67 | 10,212,855 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 67 | 10,212,855 | 0 | 0 | 0 | 0 | 0 | 0 | 67 | 10,212,855 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 12 | 3,665,020 | 0 | 0 | 0 | 0 | 0 | 0 | 12 | 3,665,020 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 4,773 | 1,345,493,027 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 4,773 | 1,345,493,027 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (506) | (145,817,365) | 0 | 0 | 0 | 0 | 0 | 0 | (506) | (145,817,365) |
| 23. In force December 31 of current year..... | 4,267 | 1,199,675,662 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 4,267 | 1,199,675,662 |

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF MINNESOTA DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 4,717,720 | 0 | 0 | 0 | 4,717,720 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 4,717,720 | 0 | 0 | 0 | 4,717,720 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 3,230,000 | 0 | 0 | 0 | 3,230,000 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 11,497 | 0 | 0 | 0 | 11,497 |
| 12. Surrender values and withdrawals for life contracts..... | 27,138 | 0 | 0 | 0 | 27,138 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 3,268,634 | 0 | 0 | 0 | 3,268,634 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|--------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 3 | 1,602,837 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 1,602,837 |
| 17. Incurred during current year..... | 12 | 1,662,934 | 0 | 0 | 0 | 0 | 0 | 0 | 12 | 1,662,934 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 14 | 3,230,000 | 0 | 0 | 0 | 0 | 0 | 0 | 14 | 3,230,000 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 14 | 3,230,000 | 0 | 0 | 0 | 0 | 0 | 0 | 14 | 3,230,000 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 14 | 3,230,000 | 0 | 0 | 0 | 0 | 0 | 0 | 14 | 3,230,000 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 1 | 35,771 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 35,771 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 1,200 | 486,137,514 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 1,200 | 486,137,514 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (104) | (33,822,387) | 0 | 0 | 0 | 0 | 0 | 0 | (104) | (33,822,387) |
| 23. In force December 31 of current year..... | 1,096 | 452,315,127 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 1,096 | 452,315,127 |

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF MISSOURI DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 2,097,226 | 0 | 0 | 0 | 2,097,226 |
| 2. Annuity considerations..... | 6,600 | 0 | 0 | 0 | 6,600 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 2,103,826 | 0 | 0 | 0 | 2,103,826 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 2,991,601 | 0 | 0 | 0 | 2,991,601 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 3,542 | 0 | 0 | 0 | 3,542 |
| 12. Surrender values and withdrawals for life contracts..... | 193,050 | 0 | 0 | 0 | 193,050 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 1,975 | 0 | 0 | 0 | 1,975 |
| 15. Totals..... | 3,190,168 | 0 | 0 | 0 | 3,190,168 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|--------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 4 | 384,273 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 384,273 |
| 17. Incurred during current year..... | 18 | 2,862,328 | 0 | 0 | 0 | 0 | 0 | 0 | 18 | 2,862,328 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 17 | 2,991,601 | 0 | 0 | 0 | 0 | 0 | 0 | 17 | 2,991,601 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 17 | 2,991,601 | 0 | 0 | 0 | 0 | 0 | 0 | 17 | 2,991,601 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 17 | 2,991,601 | 0 | 0 | 0 | 0 | 0 | 0 | 17 | 2,991,601 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 5 | 255,000 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 255,000 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 1,816 | 526,854,424 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 1,816 | 526,854,424 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (208) | (69,253,279) | 0 | 0 | 0 | 0 | 0 | 0 | (208) | (69,253,279) |
| 23. In force December 31 of current year..... | 1,608 | 457,601,145 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 1,608 | 457,601,145 |

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT BUSINESS IN THE STATE OF NORTHERN MARIANA ISLANDS DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

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

DETAILS OF WRITE-INS

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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF MISSISSIPPI DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 1,722,234 | 0 | 0 | 0 | 1,722,234 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 1,722,234 | 0 | 0 | 0 | 1,722,234 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 3,916,676 | 0 | 0 | 0 | 3,916,676 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 4,800 | 0 | 0 | 0 | 4,800 |
| 12. Surrender values and withdrawals for life contracts..... | 27,332 | 0 | 0 | 0 | 27,332 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 3,948,808 | 0 | 0 | 0 | 3,948,808 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|--------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 1 | 54,000 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 54,000 |
| 17. Incurred during current year..... | 22 | 4,062,676 | 0 | 0 | 0 | 0 | 0 | 0 | 22 | 4,062,676 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 22 | 3,916,676 | 0 | 0 | 0 | 0 | 0 | 0 | 22 | 3,916,676 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 22 | 3,916,676 | 0 | 0 | 0 | 0 | 0 | 0 | 22 | 3,916,676 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 22 | 3,916,676 | 0 | 0 | 0 | 0 | 0 | 0 | 22 | 3,916,676 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 1 | 200,000 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 200,000 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 1,234 | 356,543,901 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 1,234 | 356,543,901 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (132) | (36,465,853) | 0 | 0 | 0 | 0 | 0 | 0 | (132) | (36,465,853) |
| 23. In force December 31 of current year..... | 1,102 | 320,078,048 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 1,102 | 320,078,048 |

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT BUSINESS IN THE STATE OF MONTANA DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 359,579 | 0 | 0 | 0 | 359,579 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 359,579 | 0 | 0 | 0 | 359,579 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 1,525,000 | 0 | 0 | 0 | 1,525,000 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 17,936 | 0 | 0 | 0 | 17,936 |
| 12. Surrender values and withdrawals for life contracts..... | 51,207 | 0 | 0 | 0 | 51,207 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 1,594,143 | 0 | 0 | 0 | 1,594,143 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|-------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17. Incurred during current year..... | 6 | 2,775,000 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 2,775,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 4 | 1,525,000 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 1,525,000 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 4 | 1,525,000 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 1,525,000 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 4 | 1,525,000 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 1,525,000 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 2 | 1,250,000 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 1,250,000 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 297 | 66,482,016 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 297 | 66,482,016 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (41) | (7,645,483) | 0 | 0 | 0 | 0 | 0 | 0 | (41) | (7,645,483) |
| 23. In force December 31 of current year..... | 256 | 58,836,533 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 256 | 58,836,533 |

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR

NAIC Group Code....4965

NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 4,958,935 | 0 | 0 | 0 | 4,958,935 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 4,958,935 | 0 | 0 | 0 | 4,958,935 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 8,842,607 | 0 | 0 | 0 | 8,842,607 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 4,200 | 0 | 0 | 0 | 4,200 |
| 12. Surrender values and withdrawals for life contracts..... | 600,137 | 0 | 0 | 0 | 600,137 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 6,359 | 0 | 0 | 0 | 6,359 |
| 15. Totals..... | 9,453,302 | 0 | 0 | 0 | 9,453,302 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|--------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 10 | 2,839,944 | 0 | 0 | 0 | 0 | 0 | 0 | 10 | 2,839,944 |
| 17. Incurred during current year..... | 61 | 7,156,403 | 0 | 0 | 0 | 0 | 0 | 0 | 61 | 7,156,403 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 66 | 8,842,607 | 0 | 0 | 0 | 0 | 0 | 0 | 66 | 8,842,607 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 66 | 8,842,607 | 0 | 0 | 0 | 0 | 0 | 0 | 66 | 8,842,607 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 66 | 8,842,607 | 0 | 0 | 0 | 0 | 0 | 0 | 66 | 8,842,607 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 5 | 1,153,740 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 1,153,740 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 3,278 | 811,901,244 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 3,278 | 811,901,244 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (354) | (77,365,224) | 0 | 0 | 0 | 0 | 0 | 0 | (354) | (77,365,224) |
| 23. In force December 31 of current year..... | 2,924 | 734,536,020 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 2,924 | 734,536,020 |

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT BUSINESS IN THE STATE OF NORTH DAKOTA DURING THE YEAR

NAIC Group Code....4965

NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 638,760 | 0 | 0 | 0 | 638,760 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 638,760 | 0 | 0 | 0 | 638,760 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 2,794,400 | 0 | 0 | 0 | 2,794,400 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 50,447 | 0 | 0 | 0 | 50,447 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 2,844,847 | 0 | 0 | 0 | 2,844,847 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|--|-------------------------------|--------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17. Incurred during current year..... | 8 | 2,919,400 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 2,919,400 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 7 | 2,794,400 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 2,794,400 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 7 | 2,794,400 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 2,794,400 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 7 | 2,794,400 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 2,794,400 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 1 | 125,000 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 125,000 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 528 | 153,240,936 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 528 | 153,240,936 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (56) | (15,155,917) | 0 | 0 | 0 | 0 | 0 | 0 | (56) | (15,155,917) |
| 23. In force December 31 of current year..... | 472 | 138,085,019 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 472 | 138,085,019 |

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF NEBRASKA DURING THE YEAR

NAIC Group Code....4965

NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 876,438 | 0 | 0 | 0 | 876,438 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 876,438 | 0 | 0 | 0 | 876,438 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 3,075,000 | 0 | 0 | 0 | 3,075,000 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 40,326 | 0 | 0 | 0 | 40,326 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 3,115,326 | 0 | 0 | 0 | 3,115,326 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|--------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 1 | 250,043 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 250,043 |
| 17. Incurred during current year..... | 8 | 2,879,085 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 2,879,085 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 8 | 3,075,000 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 3,075,000 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 8 | 3,075,000 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 3,075,000 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 8 | 3,075,000 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 3,075,000 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 1 | 54,128 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 54,128 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 737 | 204,640,922 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 737 | 204,640,922 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (82) | (19,113,582) | 0 | 0 | 0 | 0 | 0 | 0 | (82) | (19,113,582) |
| 23. In force December 31 of current year..... | 655 | 185,527,340 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 655 | 185,527,340 |

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF NEW HAMPSHIRE DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 442,633 | 0 | 0 | 0 | 442,633 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 442,633 | 0 | 0 | 0 | 442,633 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 400,000 | 0 | 0 | 0 | 400,000 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 18,359 | 0 | 0 | 0 | 18,359 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 418,359 | 0 | 0 | 0 | 418,359 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|--------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17. Incurred during current year..... | 2 | 400,000 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 400,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 2 | 400,000 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 400,000 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 2 | 400,000 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 400,000 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 2 | 400,000 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 400,000 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 401 | 123,980,723 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 401 | 123,980,723 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (44) | (12,816,528) | 0 | 0 | 0 | 0 | 0 | 0 | (44) | (12,816,528) |
| 23. In force December 31 of current year..... | 357 | 111,164,195 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 357 | 111,164,195 |

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF NEW JERSEY DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 2,865,069 | 0 | 0 | 0 | 2,865,069 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 2,865,069 | 0 | 0 | 0 | 2,865,069 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 3,776,652 | 0 | 0 | 0 | 3,776,652 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 294,470 | 0 | 0 | 0 | 294,470 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 4,071,122 | 0 | 0 | 0 | 4,071,122 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|--------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 1 | 44,000 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 44,000 |
| 17. Incurred during current year..... | 19 | 6,776,652 | 0 | 0 | 0 | 0 | 0 | 0 | 19 | 6,776,652 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 17 | 3,776,652 | 0 | 0 | 0 | 0 | 0 | 0 | 17 | 3,776,652 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 17 | 3,776,652 | 0 | 0 | 0 | 0 | 0 | 0 | 17 | 3,776,652 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 17 | 3,776,652 | 0 | 0 | 0 | 0 | 0 | 0 | 17 | 3,776,652 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 3 | 3,044,000 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 3,044,000 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 1,692 | 768,544,022 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 1,692 | 768,544,022 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (153) | (60,796,699) | 0 | 0 | 0 | 0 | 0 | 0 | (153) | (60,796,699) |
| 23. In force December 31 of current year..... | 1,539 | 707,747,323 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 1,539 | 707,747,323 |

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF NEW MEXICO DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 451,339 | 0 | 0 | 0 | 451,339 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 451,339 | 0 | 0 | 0 | 451,339 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 695,942 | 0 | 0 | 0 | 695,942 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 80,020 | 0 | 0 | 0 | 80,020 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 775,962 | 0 | 0 | 0 | 775,962 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|--|-------------------------------|-------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 3 | 236,928 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 236,928 |
| 17. Incurred during current year..... | 4 | 459,014 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 459,014 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 7 | 695,942 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 695,942 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 7 | 695,942 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 695,942 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 7 | 695,942 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 695,942 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 290 | 79,126,074 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 290 | 79,126,074 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (29) | (7,235,885) | 0 | 0 | 0 | 0 | 0 | 0 | (29) | (7,235,885) |
| 23. In force December 31 of current year..... | 261 | 71,890,189 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 261 | 71,890,189 |

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF NEVADA DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 451,300 | 0 | 0 | 0 | 451,300 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 451,300 | 0 | 0 | 0 | 451,300 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 1,035,000 | 0 | 0 | 0 | 1,035,000 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 8,403 | 0 | 0 | 0 | 8,403 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 1,043,403 | 0 | 0 | 0 | 1,043,403 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|-------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 2 | 700,115 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 700,115 |
| 17. Incurred during current year..... | 4 | 484,885 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 484,885 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 5 | 1,035,000 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 1,035,000 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 5 | 1,035,000 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 1,035,000 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 5 | 1,035,000 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 1,035,000 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 1 | 150,000 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 150,000 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 160 | 62,296,704 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 160 | 62,296,704 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (24) | (4,988,709) | 0 | 0 | 0 | 0 | 0 | 0 | (24) | (4,988,709) |
| 23. In force December 31 of current year..... | 136 | 57,307,995 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 136 | 57,307,995 |

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 606,445 | 0 | 0 | 0 | 606,445 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 606,445 | 0 | 0 | 0 | 606,445 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 0 | 0 | 0 | 0 | 0 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 5,800 | 0 | 0 | 0 | 5,800 |
| 12. Surrender values and withdrawals for life contracts..... | 0 | 0 | 0 | 0 | 0 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 5,800 | 0 | 0 | 0 | 5,800 |

DETAILS OF WRITE-INS

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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 6,032,973 | 0 | 0 | 0 | 6,032,973 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 6,032,973 | 0 | 0 | 0 | 6,032,973 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 5,716,093 | 0 | 0 | 0 | 5,716,093 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 71,234 | 0 | 0 | 0 | 71,234 |
| 12. Surrender values and withdrawals for life contracts..... | 1,001,156 | 0 | 0 | 0 | 1,001,156 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 2,879 | 0 | 0 | 0 | 2,879 |
| 15. Totals..... | 6,791,361 | 0 | 0 | 0 | 6,791,361 |

| DETAILS OF WRITE-INS | | | | | |
|--|---|---|---|---|---|
| 1301. | 0 | 0 | 0 | 0 | 0 |
| 1302. | 0 | 0 | 0 | 0 | 0 |
| 1303. | 0 | 0 | 0 | 0 | 0 |
| 1398. Summary of remaining write-ins for Line 13 from overflow page..... | 0 | 0 | 0 | 0 | 0 |
| 1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above)..... | 0 | 0 | 0 | 0 | 0 |

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|---------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|---------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 7 | 241,468 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 241,468 |
| 17. Incurred during current year..... | 56 | 5,659,292 | 0 | 0 | 0 | 0 | 0 | 0 | 56 | 5,659,292 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 58 | 5,716,093 | 0 | 0 | 0 | 0 | 0 | 0 | 58 | 5,716,093 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 58 | 5,716,093 | 0 | 0 | 0 | 0 | 0 | 0 | 58 | 5,716,093 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 58 | 5,716,093 | 0 | 0 | 0 | 0 | 0 | 0 | 58 | 5,716,093 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 5 | 184,667 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 184,667 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 5,271 | 1,481,889,827 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 5,271 | 1,481,889,827 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (597) | (178,681,506) | 0 | 0 | 0 | 0 | 0 | 0 | (597) | (178,681,506) |
| 23. In force December 31 of current year..... | 4,674 | 1,303,208,321 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 4,674 | 1,303,208,321 |

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF OKLAHOMA DURING THE YEAR

NAIC Group Code....4965

NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 1,102,448 | 0 | 0 | 0 | 1,102,448 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 1,102,448 | 0 | 0 | 0 | 1,102,448 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 1,454,000 | 0 | 0 | 0 | 1,454,000 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 21,046 | 0 | 0 | 0 | 21,046 |
| 12. Surrender values and withdrawals for life contracts..... | 404,013 | 0 | 0 | 0 | 404,013 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 1,879,059 | 0 | 0 | 0 | 1,879,059 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|--------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17. Incurred during current year..... | 9 | 1,479,000 | 0 | 0 | 0 | 0 | 0 | 0 | 9 | 1,479,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 8 | 1,454,000 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 1,454,000 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 8 | 1,454,000 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 1,454,000 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 8 | 1,454,000 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 1,454,000 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 1 | 25,000 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 25,000 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 790 | 223,036,383 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 790 | 223,036,383 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (83) | (23,660,466) | 0 | 0 | 0 | 0 | 0 | 0 | (83) | (23,660,466) |
| 23. In force December 31 of current year..... | 707 | 199,375,917 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 707 | 199,375,917 |

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT BUSINESS IN THE STATE OF OREGON DURING THE YEAR

NAIC Group Code....4965

NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 906,840 | 0 | 0 | 0 | 906,840 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 906,840 | 0 | 0 | 0 | 906,840 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 1,786,897 | 0 | 0 | 0 | 1,786,897 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 14,562 | 0 | 0 | 0 | 14,562 |
| 12. Surrender values and withdrawals for life contracts..... | 28,097 | 0 | 0 | 0 | 28,097 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 1,829,556 | 0 | 0 | 0 | 1,829,556 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|--------------|--|--------|--------------------|--------|-------------------------------|--------|-------------------------------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 2 | 23,773 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 23,773 |
| 17. Incurred during current year..... | 10 | 1,776,875 | 0 | 0 | 0 | 0 | 0 | 0 | 10 | 1,776,875 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 11 | 1,786,897 | 0 | 0 | 0 | 0 | 0 | 0 | 11 | 1,786,897 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 11 | 1,786,897 | 0 | 0 | 0 | 0 | 0 | 0 | 11 | 1,786,897 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 11 | 1,786,897 | 0 | 0 | 0 | 0 | 0 | 0 | 11 | 1,786,897 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 1 | 13,751 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 13,751 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 740 | 240,318,704 | 0 | (a) 0 | 0 | 0 | 0 | 0 | 740 | 240,318,704 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (99) | (25,785,939) | 0 | 0 | 0 | 0 | 0 | 0 | (99) | (25,785,939) |
| 23. In force December 31 of current year..... | 641 | 214,532,765 | 0 | (a) 0 | 0 | 0 | 0 | 0 | 641 | 214,532,765 |

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN OTHER ALIEN GRAND TOTAL DURING THE YEAR

NAIC Group Code....4965

NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|----------|---------------------------------------|-------|------------|--------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 33,506 | 0 | 0 | 0 | 33,506 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 33,506 | 0 | 0 | 0 | 33,506 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 0 | 0 | 0 | 0 | 0 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 0 | 0 | 0 | 0 | 0 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 0 | 0 | 0 | 0 | 0 |

DETAILS OF WRITE-INS

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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 5,253,530 | 0 | 0 | 0 | 5,253,530 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 5,253,530 | 0 | 0 | 0 | 5,253,530 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 7,385,639 | 0 | 0 | 0 | 7,385,639 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 18,000 | 0 | 0 | 0 | 18,000 |
| 12. Surrender values and withdrawals for life contracts..... | 542,253 | 0 | 0 | 0 | 542,253 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 2,791 | 0 | 0 | 0 | 2,791 |
| 15. Totals..... | 7,948,682 | 0 | 0 | 0 | 7,948,682 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|---------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|---------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 5 | 242,274 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 242,274 |
| 17. Incurred during current year..... | 57 | 7,223,570 | 0 | 0 | 0 | 0 | 0 | 0 | 57 | 7,223,570 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 58 | 7,385,639 | 0 | 0 | 0 | 0 | 0 | 0 | 58 | 7,385,639 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 58 | 7,385,639 | 0 | 0 | 0 | 0 | 0 | 0 | 58 | 7,385,639 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 58 | 7,385,639 | 0 | 0 | 0 | 0 | 0 | 0 | 58 | 7,385,639 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 4 | 80,205 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 80,205 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 4,527 | 1,360,498,085 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 4,527 | 1,360,498,085 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (494) | (151,818,721) | 0 | 0 | 0 | 0 | 0 | 0 | (494) | (151,818,721) |
| 23. In force December 31 of current year..... | 4,033 | 1,208,679,364 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 4,033 | 1,208,679,364 |

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT BUSINESS IN PUERTO RICO DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|----------|---------------------------------------|-------|------------|-------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 3,750 | 0 | 0 | 0 | 3,750 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 3,750 | 0 | 0 | 0 | 3,750 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 0 | 0 | 0 | 0 | 0 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 0 | 0 | 0 | 0 | 0 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 0 | 0 | 0 | 0 | 0 |

DETAILS OF WRITE-INS

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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF RHODE ISLAND DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 466,790 | 0 | 0 | 0 | 466,790 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 466,790 | 0 | 0 | 0 | 466,790 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 714,929 | 0 | 0 | 0 | 714,929 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 1,560 | 0 | 0 | 0 | 1,560 |
| 12. Surrender values and withdrawals for life contracts..... | 18,470 | 0 | 0 | 0 | 18,470 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 734,959 | 0 | 0 | 0 | 734,959 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|--------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 1 | 69,929 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 69,929 |
| 17. Incurred during current year..... | 6 | 645,000 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 645,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 7 | 714,929 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 714,929 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 7 | 714,929 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 714,929 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 7 | 714,929 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 714,929 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 468 | 134,402,689 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 468 | 134,402,689 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (65) | (15,085,776) | 0 | 0 | 0 | 0 | 0 | 0 | (65) | (15,085,776) |
| 23. In force December 31 of current year..... | 403 | 119,316,913 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 403 | 119,316,913 |

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT BUSINESS IN THE STATE OF SOUTH CAROLINA DURING THE YEAR

NAIC Group Code....4965

NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 2,106,707 | 0 | 0 | 0 | 2,106,707 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 2,106,707 | 0 | 0 | 0 | 2,106,707 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 2,503,267 | 0 | 0 | 0 | 2,503,267 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 49,707 | 0 | 0 | 0 | 49,707 |
| 12. Surrender values and withdrawals for life contracts..... | 129,283 | 0 | 0 | 0 | 129,283 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 3,185 | 0 | 0 | 0 | 3,185 |
| 15. Totals..... | 2,685,442 | 0 | 0 | 0 | 2,685,442 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|--|-------------------------------|--------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 2 | 125,030 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 125,030 |
| 17. Incurred during current year..... | 32 | 2,803,237 | 0 | 0 | 0 | 0 | 0 | 0 | 32 | 2,803,237 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 29 | 2,503,267 | 0 | 0 | 0 | 0 | 0 | 0 | 29 | 2,503,267 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 29 | 2,503,267 | 0 | 0 | 0 | 0 | 0 | 0 | 29 | 2,503,267 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 29 | 2,503,267 | 0 | 0 | 0 | 0 | 0 | 0 | 29 | 2,503,267 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 5 | 425,000 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 425,000 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 1,377 | 374,577,597 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 1,377 | 374,577,597 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (152) | (33,132,310) | 0 | 0 | 0 | 0 | 0 | 0 | (152) | (33,132,310) |
| 23. In force December 31 of current year..... | 1,225 | 341,445,287 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 1,225 | 341,445,287 |

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT BUSINESS IN THE STATE OF SOUTH DAKOTA DURING THE YEAR

NAIC Group Code....4965

NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 738,163 | 0 | 0 | 0 | 738,163 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 738,163 | 0 | 0 | 0 | 738,163 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 2,145,714 | 0 | 0 | 0 | 2,145,714 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 178,747 | 0 | 0 | 0 | 178,747 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 2,324,461 | 0 | 0 | 0 | 2,324,461 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|--------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 1 | 20,000 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 20,000 |
| 17. Incurred during current year..... | 10 | 2,215,714 | 0 | 0 | 0 | 0 | 0 | 0 | 10 | 2,215,714 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 9 | 2,145,714 | 0 | 0 | 0 | 0 | 0 | 0 | 9 | 2,145,714 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 9 | 2,145,714 | 0 | 0 | 0 | 0 | 0 | 0 | 9 | 2,145,714 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 9 | 2,145,714 | 0 | 0 | 0 | 0 | 0 | 0 | 9 | 2,145,714 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 2 | 90,000 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 90,000 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 744 | 200,078,204 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 744 | 200,078,204 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (94) | (21,404,473) | 0 | 0 | 0 | 0 | 0 | 0 | (94) | (21,404,473) |
| 23. In force December 31 of current year..... | 650 | 178,673,731 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 650 | 178,673,731 |

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|------------|---------------------------------------|-------|------------|------------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 3,748,132 | 0 | 0 | 0 | 3,748,132 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 3,748,132 | 0 | 0 | 0 | 3,748,132 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 10,103,634 | 0 | 0 | 0 | 10,103,634 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 224,240 | 0 | 0 | 0 | 224,240 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 10,327,874 | 0 | 0 | 0 | 10,327,874 |

| | | | | | |
|--|---|---|---|---|---|
| DETAILS OF WRITE-INS | | | | | |
| 1301. | 0 | 0 | 0 | 0 | 0 |
| 1302. | 0 | 0 | 0 | 0 | 0 |
| 1303. | 0 | 0 | 0 | 0 | 0 |
| 1398. Summary of remaining write-ins for Line 13 from overflow page..... | 0 | 0 | 0 | 0 | 0 |
| 1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above)..... | 0 | 0 | 0 | 0 | 0 |

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|---------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|---------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 5 | 433,715 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 433,715 |
| 17. Incurred during current year..... | 62 | 10,875,045 | 0 | 0 | 0 | 0 | 0 | 0 | 62 | 10,875,045 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 62 | 10,103,634 | 0 | 0 | 0 | 0 | 0 | 0 | 62 | 10,103,634 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 62 | 10,103,634 | 0 | 0 | 0 | 0 | 0 | 0 | 62 | 10,103,634 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 62 | 10,103,634 | 0 | 0 | 0 | 0 | 0 | 0 | 62 | 10,103,634 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 5 | 1,205,126 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 1,205,126 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 2,983 | 1,032,591,362 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 2,983 | 1,032,591,362 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (325) | (93,448,158) | 0 | 0 | 0 | 0 | 0 | 0 | (325) | (93,448,158) |
| 23. In force December 31 of current year..... | 2,658 | 939,143,204 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 2,658 | 939,143,204 |

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF TEXAS DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|------------|---------------------------------------|-------|------------|------------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 9,293,723 | 0 | 0 | 0 | 9,293,723 |
| 2. Annuity considerations..... | 500 | 0 | 0 | 0 | 500 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 9,294,223 | 0 | 0 | 0 | 9,294,223 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 15,757,862 | 0 | 0 | 0 | 15,757,862 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 32,044 | 0 | 0 | 0 | 32,044 |
| 12. Surrender values and withdrawals for life contracts..... | 724,442 | 0 | 0 | 0 | 724,442 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 463 | 0 | 0 | 0 | 463 |
| 15. Totals..... | 16,514,811 | 0 | 0 | 0 | 16,514,811 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|---------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|---------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 15 | 7,157,543 | 0 | 0 | 0 | 0 | 0 | 0 | 15 | 7,157,543 |
| 17. Incurred during current year..... | 75 | 10,672,971 | 0 | 0 | 0 | 0 | 0 | 0 | 75 | 10,672,971 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 83 | 15,757,862 | 0 | 0 | 0 | 0 | 0 | 0 | 83 | 15,757,862 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 83 | 15,757,862 | 0 | 0 | 0 | 0 | 0 | 0 | 83 | 15,757,862 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 83 | 15,757,862 | 0 | 0 | 0 | 0 | 0 | 0 | 83 | 15,757,862 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 7 | 2,072,652 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 2,072,652 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 5,548 | 1,953,512,393 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 5,548 | 1,953,512,393 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (583) | (193,903,143) | 0 | 0 | 0 | 0 | 0 | 0 | (583) | (193,903,143) |
| 23. In force December 31 of current year..... | 4,965 | 1,759,609,250 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 4,965 | 1,759,609,250 |

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF UTAH DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 763,868 | 0 | 0 | 0 | 763,868 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 763,868 | 0 | 0 | 0 | 763,868 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 635,000 | 0 | 0 | 0 | 635,000 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 16,329 | 0 | 0 | 0 | 16,329 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 651,329 | 0 | 0 | 0 | 651,329 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|--------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17. Incurred during current year..... | 5 | 635,000 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 635,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 5 | 635,000 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 635,000 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 5 | 635,000 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 635,000 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 5 | 635,000 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 635,000 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 529 | 166,237,571 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 529 | 166,237,571 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (43) | (10,781,293) | 0 | 0 | 0 | 0 | 0 | 0 | (43) | (10,781,293) |
| 23. In force December 31 of current year..... | 486 | 155,456,278 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 486 | 155,456,278 |

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR

NAIC Group Code....4965

NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 1,546,626 | 0 | 0 | 0 | 1,546,626 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 1,546,626 | 0 | 0 | 0 | 1,546,626 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 1,293,662 | 0 | 0 | 0 | 1,293,662 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 15,600 | 0 | 0 | 0 | 15,600 |
| 12. Surrender values and withdrawals for life contracts..... | 66,031 | 0 | 0 | 0 | 66,031 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 1,375,293 | 0 | 0 | 0 | 1,375,293 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|--|-------------------------------|--------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 1 | 25,000 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 25,000 |
| 17. Incurred during current year..... | 16 | 1,558,662 | 0 | 0 | 0 | 0 | 0 | 0 | 16 | 1,558,662 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 15 | 1,293,662 | 0 | 0 | 0 | 0 | 0 | 0 | 15 | 1,293,662 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 15 | 1,293,662 | 0 | 0 | 0 | 0 | 0 | 0 | 15 | 1,293,662 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 15 | 1,293,662 | 0 | 0 | 0 | 0 | 0 | 0 | 15 | 1,293,662 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 2 | 290,000 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 290,000 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 1,072 | 361,045,390 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 1,072 | 361,045,390 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (86) | (26,958,524) | 0 | 0 | 0 | 0 | 0 | 0 | (86) | (26,958,524) |
| 23. In force December 31 of current year..... | 986 | 334,086,866 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 986 | 334,086,866 |

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT BUSINESS IN U.S. VIRGIN ISLANDS DURING THE YEAR

NAIC Group Code....4965

NAIC Company Code....84530

LIFE INSURANCE

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

| DETAILS OF WRITE-INS | | | | | |
|--|---|---|---|---|---|
| 1301. | 0 | 0 | 0 | 0 | 0 |
| 1302. | 0 | 0 | 0 | 0 | 0 |
| 1303. | 0 | 0 | 0 | 0 | 0 |
| 1398. Summary of remaining write-ins for Line 13 from overflow page..... | 0 | 0 | 0 | 0 | 0 |
| 1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above)..... | 0 | 0 | 0 | 0 | 0 |

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

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF VERMONT DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 184,049 | 0 | 0 | 0 | 184,049 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 184,049 | 0 | 0 | 0 | 184,049 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 0 | 0 | 0 | 0 | 0 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 0 | 0 | 0 | 0 | 0 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 0 | 0 | 0 | 0 | 0 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|-------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17. Incurred during current year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 82 | 31,862,353 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 82 | 31,862,353 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (17) | (9,080,029) | 0 | 0 | 0 | 0 | 0 | 0 | (17) | (9,080,029) |
| 23. In force December 31 of current year..... | 65 | 22,782,324 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 65 | 22,782,324 |

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF WASHINGTON DURING THE YEAR

NAIC Group Code....4965

NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 1,985,932 | 0 | 0 | 0 | 1,985,932 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 1,985,932 | 0 | 0 | 0 | 1,985,932 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 3,310,000 | 0 | 0 | 0 | 3,310,000 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 87,369 | 0 | 0 | 0 | 87,369 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 3,397,369 | 0 | 0 | 0 | 3,397,369 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|--------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17. Incurred during current year..... | 16 | 3,360,000 | 0 | 0 | 0 | 0 | 0 | 0 | 16 | 3,360,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 15 | 3,310,000 | 0 | 0 | 0 | 0 | 0 | 0 | 15 | 3,310,000 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 15 | 3,310,000 | 0 | 0 | 0 | 0 | 0 | 0 | 15 | 3,310,000 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 15 | 3,310,000 | 0 | 0 | 0 | 0 | 0 | 0 | 15 | 3,310,000 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 1 | 50,000 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 50,000 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 1,310 | 455,473,263 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 1,310 | 455,473,263 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (134) | (41,045,821) | 0 | 0 | 0 | 0 | 0 | 0 | (134) | (41,045,821) |
| 23. In force December 31 of current year..... | 1,176 | 414,427,442 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 1,176 | 414,427,442 |

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR

NAIC Group Code....4965

NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 1,895,627 | 0 | 0 | 0 | 1,895,627 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 1,895,627 | 0 | 0 | 0 | 1,895,627 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 4,340,000 | 0 | 0 | 0 | 4,340,000 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 9,000 | 0 | 0 | 0 | 9,000 |
| 12. Surrender values and withdrawals for life contracts..... | 185,176 | 0 | 0 | 0 | 185,176 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 4,534,176 | 0 | 0 | 0 | 4,534,176 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|--------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 1 | 4,592 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 4,592 |
| 17. Incurred during current year..... | 26 | 4,340,000 | 0 | 0 | 0 | 0 | 0 | 0 | 26 | 4,340,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 26 | 4,340,000 | 0 | 0 | 0 | 0 | 0 | 0 | 26 | 4,340,000 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 26 | 4,340,000 | 0 | 0 | 0 | 0 | 0 | 0 | 26 | 4,340,000 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 26 | 4,340,000 | 0 | 0 | 0 | 0 | 0 | 0 | 26 | 4,340,000 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 1 | 4,592 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 4,592 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 1,738 | 460,820,956 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 1,738 | 460,820,956 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (181) | (49,349,195) | 0 | 0 | 0 | 0 | 0 | 0 | (181) | (49,349,195) |
| 23. In force December 31 of current year..... | 1,557 | 411,471,761 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 1,557 | 411,471,761 |

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR

NAIC Group Code....4965

NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 293,829 | 0 | 0 | 0 | 293,829 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 293,829 | 0 | 0 | 0 | 293,829 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 580,000 | 0 | 0 | 0 | 580,000 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 0 | 0 | 0 | 0 | 0 |
| 12. Surrender values and withdrawals for life contracts..... | 5,523 | 0 | 0 | 0 | 5,523 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 2,031 | 0 | 0 | 0 | 2,031 |
| 15. Totals..... | 587,553 | 0 | 0 | 0 | 587,553 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|--|-------------------------------|-------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 1 | 150,049 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 150,049 |
| 17. Incurred during current year..... | 6 | 429,951 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 429,951 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 7 | 580,000 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 580,000 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 7 | 580,000 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 580,000 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 7 | 580,000 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 580,000 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 245 | 62,340,780 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 245 | 62,340,780 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (19) | (2,462,566) | 0 | 0 | 0 | 0 | 0 | 0 | (19) | (2,462,566) |
| 23. In force December 31 of current year..... | 226 | 59,878,214 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 226 | 59,878,214 |

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT BUSINESS IN THE STATE OF WYOMING DURING THE YEAR
NAIC Group Code....4965 NAIC Company Code....84530

LIFE INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|--|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | | | | |
| 1. Life insurance..... | 173,306 | 0 | 0 | 0 | 173,306 |
| 2. Annuity considerations..... | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds..... | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations..... | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4)..... | 173,306 | 0 | 0 | 0 | 173,306 |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 6.2 Applied to pay renewal premiums..... | 0 | 0 | 0 | 0 | 0 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period..... | 0 | 0 | 0 | 0 | 0 |
| 6.4 Other..... | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)..... | 0 | 0 | 0 | 0 | 0 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit..... | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities..... | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other..... | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)..... | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 + 7.4)..... | 0 | 0 | 0 | 0 | 0 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits..... | 412,500 | 0 | 0 | 0 | 412,500 |
| 10. Matured endowments..... | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits..... | 1,725 | 0 | 0 | 0 | 1,725 |
| 12. Surrender values and withdrawals for life contracts..... | 0 | 0 | 0 | 0 | 0 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid.... | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health..... | 0 | 0 | 0 | 0 | 0 |
| 15. Totals..... | 414,225 | 0 | 0 | 0 | 414,225 |

DETAILS OF WRITE-INS

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

| | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|-------------|--|-----------|--------------------|--------|-------------------------------|--------|-------------------------------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind. Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | | | | | | | | | | |
| 16. Unpaid December 31, prior year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17. Incurred during current year..... | 3 | 412,500 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 412,500 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full..... | 3 | 412,500 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 412,500 |
| 18.2 By payment on compromised claims..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid..... | 3 | 412,500 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 412,500 |
| 18.4 Reduction by compromise..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements..... | 3 | 412,500 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 412,500 |
| 19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| POLICY EXHIBIT | | | | | No. of Pol. | | | | | |
| 20. In force December 31, prior year..... | 125 | 50,011,182 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 125 | 50,011,182 |
| 21. Issued during year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net)..... | (17) | (6,717,634) | 0 | 0 | 0 | 0 | 0 | 0 | (17) | (6,717,634) |
| 23. In force December 31 of current year..... | 108 | 43,293,548 | 0 | (a).....0 | 0 | 0 | 0 | 0 | 108 | 43,293,548 |

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

ACCIDENT AND HEALTH INSURANCE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY
FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

| | 1 Amount |
|---|-------------|
| 1. Reserve as of December 31, prior year..... | 879,581 |
| 2. Current year's realized pre-tax capital gains/(losses) of \$.....(380,038) transferred into the reserve net of taxes of \$.....(79,808)..... | (300,230) |
| 3. Adjustment for current year's liability gains/(losses) released from the reserve..... | 0 |
| 4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)..... | 579,351 |
| 5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)..... | 106,117 |
| 6. Reserve as of December 31, current year (Line 4 minus Line 5)..... | 473,234 |

Amortization

| Year of Amortization | 1 Reserve as of December 31, Prior Year | 2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes | 3 Adjustment for Current Year's Liability Gains/(Losses) Released from the Reserve | 4 Balance Before Reduction for the Current Year's Amortization (Cols. 1 + 2 + 3) |
|--------------------------------|--|---|---|---|
| 1. 2019..... | 187,934 | (81,817) | 0 | 106,117 |
| 2. 2020..... | 162,336 | (39,747) | 0 | 122,589 |
| 3. 2021..... | 142,245 | (21,048) | 0 | 121,197 |
| 4. 2022..... | 107,275 | (23,490) | 0 | 83,784 |
| 5. 2023..... | 61,373 | (26,207) | 0 | 35,166 |
| 6. 2024..... | 36,920 | (29,219) | 0 | 7,701 |
| 7. 2025..... | 29,244 | (27,535) | 0 | 1,710 |
| 8. 2026..... | 20,925 | (22,028) | 0 | (1,103) |
| 9. 2027..... | 18,418 | (16,062) | 0 | 2,356 |
| 10. 2028..... | 22,020 | (9,867) | 0 | 12,154 |
| 11. 2029..... | 22,386 | (3,212) | 0 | 19,173 |
| 12. 2030..... | 21,268 | 0 | 0 | 21,268 |
| 13. 2031..... | 17,775 | 0 | 0 | 17,775 |
| 14. 2032..... | 13,286 | 0 | 0 | 13,286 |
| 15. 2033..... | 9,308 | 0 | 0 | 9,308 |
| 16. 2034..... | 5,164 | 0 | 0 | 5,164 |
| 17. 2035..... | 1,706 | 0 | 0 | 1,706 |
| 18. 2036..... | 0 | 0 | 0 | 0 |
| 19. 2037..... | 0 | 0 | 0 | 0 |
| 20. 2038..... | 0 | 0 | 0 | 0 |
| 21. 2039..... | 0 | 0 | 0 | 0 |
| 22. 2040..... | 0 | 0 | 0 | 0 |
| 23. 2041..... | 0 | 0 | 0 | 0 |
| 24. 2042..... | 0 | 0 | 0 | 0 |
| 25. 2043..... | 0 | 0 | 0 | 0 |
| 26. 2044..... | 0 | 0 | 0 | 0 |
| 27. 2045..... | 0 | 0 | 0 | 0 |
| 28. 2046..... | 0 | 0 | 0 | 0 |
| 29. 2047..... | 0 | 0 | 0 | 0 |
| 30. 2048..... | 0 | 0 | 0 | 0 |
| 31. 2049 and Later..... | 0 | 0 | 0 | 0 |
| 32. Total (Lines 1 to 31)..... | 879,582 | (300,230) | 0 | 579,352 |

ASSET VALUATION RESERVE

| | Default Component | | | Equity Component | | | 7 Total Amount (Cols. 3 + 6) |
|--|--------------------------------------|------------------------|-----------------------------|----------------------|--|-----------------------------|---------------------------------------|
| | 1 Other Than Mortgage Loans | 2 Mortgage Loans | 3 Total (Cols. 1 + 2) | 4 Common Stock | 5 Real Estate and Other Invested Assets | 6 Total (Cols. 4 + 5) | |
| 1. Reserve as of December 31, prior year..... | 2,378,506 | 0 | 2,378,506 | 0 | 0 | 0 | 2,378,506 |
| 2. Realized capital gains/(losses) net of taxes - General Account..... | (15,408) | 0 | (15,408) | 0 | 0 | 0 | (15,408) |
| 3. Realized capital gains/(losses) net of taxes - Separate Accounts..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4. Unrealized capital gains/(losses) - net of deferred taxes - General Account..... | (18,367) | 0 | (18,367) | 0 | 0 | 0 | (18,367) |
| 5. Unrealized capital gains/(losses) - net of deferred taxes - Separate Accounts..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6. Capital gains credited/(losses charged) to contract benefits, payments or reserves..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7. Basic contribution..... | 502,496 | 0 | 502,496 | 0 | 0 | 0 | 502,496 |
| 8. Accumulated balances (Lines 1 through 5, minus 6 plus 7)..... | 2,847,227 | 0 | 2,847,227 | 0 | 0 | 0 | 2,847,227 |
| 9. Maximum reserve..... | 2,718,705 | 0 | 2,718,705 | 0 | 0 | 0 | 2,718,705 |
| 10. Reserve objective..... | 1,560,211 | 0 | 1,560,211 | 0 | 0 | 0 | 1,560,211 |
| 11. 20% of (Line 10 minus Line 8)..... | (257,403) | 0 | (257,403) | 0 | 0 | 0 | (257,403) |
| 12. Balance before transfers (Lines 8 + 11)..... | 2,589,823 | 0 | 2,589,823 | 0 | 0 | 0 | 2,589,823 |
| 13. Transfers..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 14. Voluntary contribution..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 15. Adjustment down to maximum/up to zero..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)..... | 2,589,823 | 0 | 2,589,823 | 0 | 0 | 0 | 2,589,823 |

ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

| Line Number | NAIC Desig- nation | Description | 1 | 2 | 3 | 4 | Basic Contribution | | Reserve Objective | | Maximum Reserve | |
|----------------|--------------------------|--|------------------------------------|---|------------------------------------|---|--------------------|-------------------------|-------------------|-------------------------|-----------------|-------------------------|
| | | | Book/Adjusted Carrying Value | Reclassify Related Party Encumbrances | Add Third Party Encumbrances | Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3) | 5 | 6 | 7 | 8 | 9 | 10 |
| | | | | | | | Factor | Amount (Cols. 4 x 5) | Factor | Amount (Cols. 4 x 7) | Factor | Amount (Cols. 4 x 9) |
| | | LONG-TERM BONDS | | | | | | | | | | |
| 1 | | Exempt obligations..... | 21,295,708 | XXX | XXX | 21,295,708 | 0.0000 | 0 | 0.0000 | 0 | 0.0000 | 0 |
| 2 | 1 | Highest quality..... | 219,287,283 | XXX | XXX | 219,287,283 | 0.0005 | 109,644 | 0.0016 | 350,860 | 0.0033 | 723,648 |
| 3 | 2 | High quality..... | 183,081,982 | XXX | XXX | 183,081,982 | 0.0021 | 384,472 | 0.0064 | 1,171,725 | 0.0106 | 1,940,669 |
| 4 | 3 | Medium quality..... | 0 | XXX | XXX | 0 | 0.0099 | 0 | 0.0263 | 0 | 0.0376 | 0 |
| 5 | 4 | Low quality..... | 0 | XXX | XXX | 0 | 0.0245 | 0 | 0.0572 | 0 | 0.0817 | 0 |
| 6 | 5 | Lower quality..... | 0 | XXX | XXX | 0 | 0.0630 | 0 | 0.1128 | 0 | 0.1880 | 0 |
| 7 | 6 | In or near default..... | 51,000 | XXX | XXX | 51,000 | 0.0000 | 0 | 0.2370 | 12,087 | 0.2370 | 12,087 |
| 8 | | Total unrated multi-class securities acquired by conversion..... | 0 | XXX | XXX | 0 | XXX | 0 | XXX | 0 | XXX | 0 |
| 9 | | Total long-term bonds (sum of Lines 1 through 8)..... | 423,715,973 | XXX | XXX | 423,715,973 | XXX | 494,116 | XXX | 1,534,671 | XXX | 2,676,404 |
| | | PREFERRED STOCKS | | | | | | | | | | |
| 10 | 1 | Highest quality..... | 0 | XXX | XXX | 0 | 0.0005 | 0 | 0.0016 | 0 | 0.0033 | 0 |
| 11 | 2 | High quality..... | 3,990,630 | XXX | XXX | 3,990,630 | 0.0021 | 8,380 | 0.0064 | 25,540 | 0.0106 | 42,301 |
| 12 | 3 | Medium quality..... | 0 | XXX | XXX | 0 | 0.0099 | 0 | 0.0263 | 0 | 0.0376 | 0 |
| 13 | 4 | Low quality..... | 0 | XXX | XXX | 0 | 0.0245 | 0 | 0.0572 | 0 | 0.0817 | 0 |
| 14 | 5 | Lower quality..... | 0 | XXX | XXX | 0 | 0.0630 | 0 | 0.1128 | 0 | 0.1880 | 0 |
| 15 | 6 | In or near default..... | 0 | XXX | XXX | 0 | 0.0000 | 0 | 0.2370 | 0 | 0.2370 | 0 |
| 16 | | Affiliated life with AVR..... | 0 | XXX | XXX | 0 | 0.0000 | 0 | 0.0000 | 0 | 0.0000 | 0 |
| 17 | | Total preferred stocks (sum of Lines 10 through 16)..... | 3,990,630 | XXX | XXX | 3,990,630 | XXX | 8,380 | XXX | 25,540 | XXX | 42,301 |
| | | SHORT-TERM BONDS | | | | | | | | | | |
| 18 | | Exempt obligations..... | 0 | XXX | XXX | 0 | 0.0000 | 0 | 0.0000 | 0 | 0.0000 | 0 |
| 19 | 1 | Highest quality..... | 0 | XXX | XXX | 0 | 0.0005 | 0 | 0.0016 | 0 | 0.0033 | 0 |
| 20 | 2 | High quality..... | 0 | XXX | XXX | 0 | 0.0021 | 0 | 0.0064 | 0 | 0.0106 | 0 |
| 21 | 3 | Medium quality..... | 0 | XXX | XXX | 0 | 0.0099 | 0 | 0.0263 | 0 | 0.0376 | 0 |
| 22 | 4 | Low quality..... | 0 | XXX | XXX | 0 | 0.0245 | 0 | 0.0572 | 0 | 0.0817 | 0 |
| 23 | 5 | Lower quality..... | 0 | XXX | XXX | 0 | 0.0630 | 0 | 0.1128 | 0 | 0.1880 | 0 |
| 24 | 6 | In or near default..... | 0 | XXX | XXX | 0 | 0.0000 | 0 | 0.2370 | 0 | 0.2370 | 0 |
| 25 | | Total short-term bonds (sum of Lines 18 through 24)..... | 0 | XXX | XXX | 0 | XXX | 0 | XXX | 0 | XXX | 0 |
| | | DERIVATIVE INSTRUMENTS | | | | | | | | | | |
| 26 | | Exchange traded..... | 0 | XXX | XXX | 0 | 0.0005 | 0 | 0.0016 | 0 | 0.0033 | 0 |
| 27 | 1 | Highest quality..... | 0 | XXX | XXX | 0 | 0.0005 | 0 | 0.0016 | 0 | 0.0033 | 0 |
| 28 | 2 | High quality..... | 0 | XXX | XXX | 0 | 0.0021 | 0 | 0.0064 | 0 | 0.0106 | 0 |
| 29 | 3 | Medium quality..... | 0 | XXX | XXX | 0 | 0.0099 | 0 | 0.0263 | 0 | 0.0376 | 0 |
| 30 | 4 | Low quality..... | 0 | XXX | XXX | 0 | 0.0245 | 0 | 0.0572 | 0 | 0.0817 | 0 |
| 31 | 5 | Lower quality..... | 0 | XXX | XXX | 0 | 0.0630 | 0 | 0.1128 | 0 | 0.1880 | 0 |
| 32 | 6 | In or near default..... | 0 | XXX | XXX | 0 | 0.0000 | 0 | 0.2370 | 0 | 0.2370 | 0 |
| 33 | | Total derivative instruments..... | 0 | XXX | XXX | 0 | XXX | 0 | XXX | 0 | XXX | 0 |
| 34 | | Total (Lines 9 + 17 + 25 + 33)..... | 427,706,603 | XXX | XXX | 427,706,603 | XXX | 502,496 | XXX | 1,560,211 | XXX | 2,718,705 |

Asset Valuation Reserve - Default
NONE

Asset Valuation Reserve - Equity
NONE

Asset Valuation Reserve - Equity
NONE

Asset Valuation Reserve - Equity
NONE

Asset Valuation Reserve - Replications (Synthetic) Assets
NONE

Sch. F - Claims
NONE

Sch. H - Pt. 1
NONE

Sch. H - Pt. 2
NONE

Sch. H - Pt. 3
NONE

Sch. H - Pt. 4
NONE

Sch. H - Pt. 5
NONE

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

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

U.S. FINANCIAL LIFE INSURANCE COMPANY
SCHEDULE S - PART 2

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

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---|--|-------------------|---|-----------------------------|-----------------|-----------------|
| NAIC Company Code | ID Number | Effective Date | Name of Company | Domiciliary Jurisdiction | Paid Losses | Unpaid Losses |
| Life and Annuity - Affiliates - U.S. - Captive | | | | | | |
| 16234..... | 82-3971925.... | 04/11/2018 | EQ AZ LIFE RE CO..... | AZ..... |26,733,393 |14,129,480 |
| 0199999. | Total - Life and Annuity Affiliates - U.S. - Captive..... | | | |26,733,393 |14,129,480 |
| Life and Annuity - Affiliates - U.S. - Other | | | | | | |
| 62944..... | 13-5570651.... | 03/01/2005 | AXA EQUITABLE LIFE INS CO..... | NY..... |150,000 |1,179,000 |
| 0299999. | Total - Life and Annuity Affiliates - U.S. - Other..... | | | |150,000 |1,179,000 |
| 0399999. | Total - Life and Annuity Affiliates - U.S. - Total..... | | | |26,883,393 |15,308,480 |
| 0799999. | Total - Life and Annuity Affiliates..... | | | |26,883,393 |15,308,480 |
| Life and Annuity - Non-Affiliates - U.S. Non-Affiliates | | | | | | |
| 88340..... | 59-2859797.... | 10/01/1996 | HANNOVER LIFE REASSURANCE CO OF AMERICA..... | FL..... |1,548,602 |1,094,360 |
| 65676..... | 35-0472300.... | 01/01/1996 | LINCOLN NATIONAL LIFE INS CO..... | IN..... |90,000 |0 |
| 88099..... | 75-1608507.... | 04/01/2003 | OPTIMUM RE INS CO..... | TX..... |130,691 |896,240 |
| 64688..... | 75-6020048.... | 01/01/1997 | SCOR GLOBAL LIFE AMERICAS REINSURANCE CO..... | DE..... |23,602 |114,200 |
| 80659..... | 82-4533188.... | 01/01/1996 | US BUSINESS OF CANADA LIFE ASSUR CO..... | MI..... |450,847 |1,385,440 |
| 66133..... | 41-1760577.... | 07/01/2006 | WILTON REASSURANCE COMPANY..... | MN..... |0 |26,760 |
| 87572..... | 23-2038295.... | 01/16/2004 | SCOTTISH RE US INC..... | DE..... |54,964 |0 |
| 0899999. | Total - Life and Annuity Non-Affiliates - U.S. Non-Affiliates..... | | | |2,298,706 |3,517,000 |
| 1099999. | Total - Life and Annuity Non-Affiliates..... | | | |2,298,706 |3,517,000 |
| 1199999. | Total - Life and Annuity..... | | | |29,182,099 |18,825,480 |
| 2399999. | Total U.S..... | | | |29,182,099 |18,825,480 |
| 9999999. | Total..... | | | |29,182,099 |18,825,480 |

SCHEDULE S - PART 3 - SECTION 1

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

| 1 NAIC Company Code | 2 ID Number | 3 Effective Date | 4 Name of Company | 5 Domiciliary Jurisdiction | 6 Type of Reinsurance Ceded | 7 Type of Business Ceded | 8 Amount in Force at End of Year | Reserve Credit Taken | | 11 Premiums | Outstanding Surplus Relief | | 14 Modified Coinsurance Reserve | 15 Funds Withheld Under Coinsurance |
|---|--|----------------------------|---|--------------------------------------|--|---------------------------------------|--|-----------------------|----------------------|--------------------|----------------------------|----------------------|--|---|
| | | | | | | | | 9 Current Year | 10 Prior Year | | 12 Current Year | 13 Prior Year | | |
| General Account - Authorized - Affiliates - U.S. - Other | | | | | | | | | | | | | | |
| 62944..... | 13-5570651.... | 03/01/2005 | AXA EQUITABLE LIFE INS CO..... | NY..... | YRT/I..... | OL..... |445,831,390 |3,210,038 |3,578,690 |3,295,386 |0 |0 |0 |0 |
| 0299999. | Total - General Account - Authorized - Affiliates - U.S. - Other..... | | | | | |445,831,390 |3,210,038 |3,578,690 |3,295,386 |0 |0 |0 |0 |
| 0399999. | Total - General Account - Authorized - Affiliates - U.S. - Total..... | | | | | |445,831,390 |3,210,038 |3,578,690 |3,295,386 |0 |0 |0 |0 |
| 0799999. | Total - General Account - Authorized - Affiliates..... | | | | | |445,831,390 |3,210,038 |3,578,690 |3,295,386 |0 |0 |0 |0 |
| General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates | | | | | | | | | | | | | | |
| 10348..... | 06-1430254.... | 02/01/2012 | ARCH REINSURANCE COMPANY..... | DE..... | CAT/I..... | OL..... |0 |0 |0 |0 |0 |0 |0 |0 |
| 86258..... | 13-2572994.... | 11/01/1996 | GENERAL RE LIFE CORP..... | CT..... | YRT/I..... | OL..... |28,172,258 |107,651 |107,195 |287,456 |0 |0 |0 |0 |
| 88340..... | 59-2859797.... | 10/01/1996 | HANNOVER LIFE REASSURANCE CO OF AMERICA..... | FL..... | CO/I..... | AXXX..... |667,262,832 |16,283,803 |20,283,013 |4,287,776 |0 |0 |0 |0 |
| 88340..... | 59-2859797.... | 01/22/1997 | HANNOVER LIFE REASSURANCE CO OF AMERICA..... | FL..... | CO/I..... | OL..... |1,197,651 |9,617 |36,030 |7,696 |0 |0 |0 |0 |
| 88340..... | 59-2859797.... | 01/22/1997 | HANNOVER LIFE REASSURANCE CO OF AMERICA..... | FL..... | YRT/I..... | OL..... |42,242,127 |855,363 |1,025,754 |1,168,502 |0 |0 |0 |0 |
| 65676..... | 35-0472300.... | 01/01/1986 | LINCOLN NATIONAL LIFE INS CO..... | IN..... | CO/I..... | OL..... |25,020,779 |3,478,914 |3,750,155 |316,212 |0 |0 |0 |0 |
| 88099..... | 75-1608507.... | 04/01/2003 | OPTIMUM RE INS CO..... | TX..... | YRT/I..... | OL..... |477,705,682 |2,846,293 |3,115,981 |4,211,937 |0 |0 |0 |0 |
| 93572..... | 43-1235868.... | 10/01/1990 | RGA REINSURANCE CO..... | MO..... | CO/I..... | AXXX..... |275,000 |1,328 |2,887 |1,771 |0 |0 |0 |0 |
| 93572..... | 43-1235868.... | 10/01/1990 | RGA REINSURANCE CO..... | MO..... | CO/I..... | OL..... |1,025,000 |6,305 |14,429 |6,603 |0 |0 |0 |0 |
| 93572..... | 43-1235868.... | 05/01/1991 | RGA REINSURANCE CO..... | MO..... | YRT/I..... | OL..... |1,479,931 |24,830 |13,661 |30,099 |0 |0 |0 |0 |
| 64688..... | 75-6020048.... | 01/01/1997 | SCOR GLOBAL LIFE AMERICAS REINSURANCE CO..... | DE..... | CO/I..... | AXXX..... |199,634,485 |1,866,214 |2,462,658 |3,079,528 |0 |0 |0 |0 |
| 64688..... | 75-6020048.... | 01/01/1997 | SCOR GLOBAL LIFE AMERICAS REINSURANCE CO..... | DE..... | CO/I..... | OL..... |1,175,000 |9,130 |35,154 |18,125 |0 |0 |0 |0 |
| 64688..... | 75-6020048.... | 01/01/1997 | SCOR GLOBAL LIFE AMERICAS REINSURANCE CO..... | DE..... | YRT/I..... | OL..... |31,546,133 |521,078 |679,591 |720,161 |0 |0 |0 |0 |
| 87572..... | 23-2038295.... | 10/01/1990 | SCOTTISH RE US INC..... | DE..... | CO/I..... | AXXX..... |475,000 |10,589 |19,201 |7,933 |0 |0 |0 |0 |
| 87572..... | 23-2038295.... | 10/01/1990 | SCOTTISH RE US INC..... | DE..... | CO/I..... | OL..... |2,140,000 |24,097 |46,802 |35,740 |0 |0 |0 |0 |
| 87572..... | 23-2038295.... | 06/15/1991 | SCOTTISH RE US INC..... | DE..... | YRT/I..... | OL..... |3,780,015 |94,421 |55,029 |151,834 |0 |0 |0 |0 |
| 80659..... | 82-4533188.... | 01/01/2001 | US BUSINESS OF CANADA LIFE ASSUR CO..... | MI..... | YRT/I..... | OL..... |677,517,691 |4,861,509 |5,184,787 |6,883,262 |0 |0 |0 |0 |
| 66133..... | 41-1760577.... | 07/01/2006 | WILTON REASSURANCE COMPANY..... | MN..... | YRT/I..... | OL..... |84,516,773 |322,953 |321,584 |720,849 |0 |0 |0 |0 |
| 0899999. | Total - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates..... | | | | | |2,245,166,357 |31,324,094 |37,153,911 |21,935,484 |0 |0 |0 |0 |
| 1099999. | Total - General Account - Authorized - Non-Affiliates..... | | | | | |2,245,166,357 |31,324,094 |37,153,911 |21,935,484 |0 |0 |0 |0 |
| 1199999. | Total - General Account - Authorized..... | | | | | |2,690,997,747 |34,534,132 |40,732,601 |25,230,870 |0 |0 |0 |0 |
| General Account - Unauthorized - Affiliates - U.S. - Captive | | | | | | | | | | | | | | |
| 16234..... | 82-3971925.... | 04/11/2018 | EQ AZ LIFE RE CO..... | AZ..... | CO/I..... | XXXL..... |16,973,941,696 |583,185,129 |665,573,253 |69,429,994 |0 |0 |0 |0 |
| 1288888. | Total - General Account - Unauthorized - Affiliates - U.S. - Captive..... | | | | | |16,973,941,696 |583,185,129 |665,573,253 |69,429,994 |0 |0 |0 |0 |
| 1499999. | Total - General Account - Unauthorized - Affiliates - U.S. - Total..... | | | | | |16,973,941,696 |583,185,129 |665,573,253 |69,429,994 |0 |0 |0 |0 |
| 1899999. | Total - General Account - Unauthorized - Affiliates..... | | | | | |16,973,941,696 |583,185,129 |665,573,253 |69,429,994 |0 |0 |0 |0 |
| General Account - Unauthorized - Non-Affiliates - U.S. Non-Affiliates | | | | | | | | | | | | | | |
| 20370..... | 51-0434766.... | 02/01/2012 | AXIS REINSURANCE COMPANY..... | NY..... | CAT/I..... | OL..... |0 |0 |0 |0 |0 |0 |0 |0 |
| 16535..... | 36-4233459.... | 02/01/2012 | ZURICH AMERICAN INSURANCE COMPANY..... | NY..... | CAT/I..... | OL..... |0 |0 |0 |0 |0 |0 |0 |0 |
| 1999999. | Total - General Account - Unauthorized - Non-Affiliates - U.S. Non-Affiliates..... | | | | | |0 |0 |0 |0 |0 |0 |0 |0 |
| General Account - Unauthorized - Non-Affiliates - Non-U.S. Non-Affiliates | | | | | | | | | | | | | | |
| 00000..... | AA-3194128... | 02/01/2012 | ALLIED WORLD ASSURANCE COMPANY LIMITED..... | BMU..... | CAT/I..... | OL..... |0 |0 |0 |0 |0 |0 |0 |0 |

SCHEDULE S - PART 3 - SECTION 1

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

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | Reserve Credit Taken | | 11 | Outstanding Surplus Relief | | 14 | 15 |
|-------------------|--|----------------|---|--------------------------|---------------------------|------------------------|--------------------------------|----------------------|------------------|-----------------|----------------------------|------------|------------------------------|----------------------------------|
| | | | | | | | | 9 | 10 | | 12 | 13 | | |
| NAIC Company Code | ID Number | Effective Date | Name of Company | Domiciliary Jurisdiction | Type of Reinsurance Ceded | Type of Business Ceded | Amount in Force at End of Year | Current Year | Prior Year | Premiums | Current Year | Prior Year | Modified Coinsurance Reserve | Funds Withheld Under Coinsurance |
| 00000..... | AA-1340028... | 02/01/2012 | DEVK RUCKVERSICHERUNGS-UND BETEILIGUNGS-AG..... | DEU..... | CAT/I..... | OL..... |0 |0 |0 |0 |0 |0 |0 |0 |
| 00000..... | AA-5340310... | 02/01/2012 | GENERAL INSURANCE CORPORATION OF INDIA..... | IND..... | CAT/I..... | OL..... |0 |0 |0 |0 |0 |0 |0 |0 |
| 00000..... | AA-1126033... | 04/01/2016 | LLOYD'S UNDERWRITER SYNDICATE NO. 033HIS..... | GBR..... | CAT/I..... | OL..... |0 |0 |0 |0 |0 |0 |0 |0 |
| 00000..... | AA-1127200... | 02/01/2012 | LLOYD'S UNDERWRITER SYNDICATE NO. 1200AMA..... | GBR..... | CAT/I..... | OL..... |0 |0 |0 |0 |0 |0 |0 |0 |
| 00000..... | AA-1127206... | 02/01/2012 | LLOYD'S UNDERWRITER SYNDICATE NO. 1206ATL..... | GBR..... | CAT/I..... | OL..... |0 |0 |0 |0 |0 |0 |0 |0 |
| 00000..... | AA-1127301... | 04/01/2016 | LLOYD'S UNDERWRITER SYNDICATE NO. 1301SCC..... | GBR..... | CAT/I..... | OL..... |0 |0 |0 |0 |0 |0 |0 |0 |
| 00000..... | AA-1127861... | 02/01/2012 | LLOYD'S UNDERWRITER SYNDICATE NO. 1861ATL..... | GBR..... | CAT/I..... | OL..... |0 |0 |0 |0 |0 |0 |0 |0 |
| 00000..... | AA-1120064... | 04/01/2014 | LLOYD'S UNDERWRITER SYNDICATE NO. 1919 CVS..... | GBR..... | CAT/I..... | OL..... |0 |0 |0 |0 |0 |0 |0 |0 |
| 00000..... | AA-1120124... | 02/01/2012 | LLOYD'S UNDERWRITER SYNDICATE NO. 1945SII..... | GBR..... | CAT/I..... | OL..... |0 |0 |0 |0 |0 |0 |0 |0 |
| 00000..... | AA-1120084... | 04/01/2018 | LLOYD'S UNDERWRITER SYNDICATE NO. 1955 BAR..... | GBR..... | CAT/I..... | OL..... |0 |0 |0 |0 |0 |0 |0 |0 |
| 00000..... | AA-1128001... | 04/01/2018 | LLOYD'S UNDERWRITER SYNDICATE NO. 2001 AML..... | GBR..... | CAT/I..... | OL..... |0 |0 |0 |0 |0 |0 |0 |0 |
| 00000..... | AA-1129000... | 04/01/2014 | LLOYD'S UNDERWRITER SYNDICATE NO. 3000 MKL..... | GBR..... | CAT/I..... | OL..... |0 |0 |0 |0 |0 |0 |0 |0 |
| 00000..... | AA-1120055... | 02/01/2012 | LLOYD'S UNDERWRITER SYNDICATE NO. 3623AFB..... | GBR..... | CAT/I..... | OL..... |0 |0 |0 |0 |0 |0 |0 |0 |
| 00000..... | AA-1120080... | 04/01/2018 | LLOYD'S UNDERWRITER SYNDICATE NO. 5151 NOA..... | GBR..... | CAT/I..... | OL..... |0 |0 |0 |0 |0 |0 |0 |0 |
| 00000..... | AA-1126005... | 02/01/2012 | LLOYD'S UNDERWRITER SYNDICATE NO. 4000PEM..... | GBR..... | CAT/I..... | OL..... |0 |0 |0 |0 |0 |0 |0 |0 |
| 00000..... | AA-1120075... | 02/01/2012 | LLOYD'S UNDERWRITER SYNDICATE NO. 4020ARK..... | GBR..... | CAT/I..... | OL..... |0 |0 |0 |0 |0 |0 |0 |0 |
| 00000..... | AA-1126006... | 04/01/2013 | LLOYD'S UNDERWRITER SYNDICATE NO. 4472 LIB..... | GBR..... | CAT/I..... | OL..... |0 |0 |0 |0 |0 |0 |0 |0 |
| 00000..... | AA-1120090... | 04/01/2016 | LLOYD'S UNDERWRITER SYNDICATE NO. 4711ASP..... | GBR..... | CAT/I..... | OL..... |0 |0 |0 |0 |0 |0 |0 |0 |
| 00000..... | AA-1120116... | 04/01/2018 | LLOYD'S UNDERWRITER SYNDICATE NO. 3902 ENH..... | GBR..... | CAT/I..... | OL..... |0 |0 |0 |0 |0 |0 |0 |0 |
| 00000..... | AA-1840000... | 02/01/2012 | MAPFRE RE COMPANIADE REASERGUROS S A..... | ESP..... | CAT/I..... | OL..... |0 |0 |0 |0 |0 |0 |0 |0 |
| 00000..... | AA-1840680... | 02/01/2012 | NACIONAL DE REASERGUROS SA..... | ESP..... | CAT/I..... | OL..... |0 |0 |0 |0 |0 |0 |0 |0 |
| 00000..... | AA-1120159... | 04/01/2016 | TRANSRE LONDON LIMITED..... | GBR..... | CAT/I..... | OL..... |0 |0 |0 |0 |0 |0 |0 |0 |
| 2099999. | Total - General Account - Unauthorized - Non-Affiliates - Non-U.S. Non-Affiliates..... | | | | | |0 |0 |0 |0 |0 |0 |0 |0 |
| 2199999. | Total - General Account - Unauthorized - Non-Affiliates..... | | | | | |0 |0 |0 |0 |0 |0 |0 |0 |
| 2299999. | Total - General Account - Unauthorized..... | | | | | | ...16,973,941,696 |583,185,129 |665,573,253 |69,429,994 |0 |0 |0 |0 |
| 3499999. | Total - General Account - Authorized, Unauthorized and Certified..... | | | | | | ...19,664,939,443 |617,719,261 |706,305,855 |94,660,864 |0 |0 |0 |0 |
| 6999999. | Total U.S..... | | | | | | ...19,664,939,443 |617,719,261 |706,305,855 |94,660,864 |0 |0 |0 |0 |
| 7099999. | Total Non-U.S..... | | | | | |0 |0 |0 |0 |0 |0 |0 |0 |
| 9999999. | Total..... | | | | | | ...19,664,939,443 |617,719,261 |706,305,855 |94,660,864 |0 |0 |0 |0 |

SCHEDULE S - PART 3 - SECTION 2

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

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Outstanding Surplus Relief | | 13 | 14 |
|-------------------------|-----------|-------------------|-----------------|-----------------------------|---------------------------------|------------------------------|----------|-------------------------------------|--|----------------------------|------------|------------------------------------|-------------------------------------|
| | | | | | | | | | | 11 | 12 | | |
| NAIC Company Code | ID Number | Effective Date | Name of Company | Domiciliary Jurisdiction | Type of Reinsurance Ceded | Type of Business Ceded | Premiums | Unearned Premiums (Estimated) | Reserve Credit Taken Other Than for Unearned Premiums | Current Year | Prior Year | Modified Coinsurance Reserve | Funds Withheld Under Coinsurance |

NONE

SCHEDULE S - PART 4

Reinsurance Ceded To Unauthorized Companies

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
|---|--|-------------------|---|-------------------------|---|----------------|----------------------------|-------------------|--|------------------|---|--------|---------------------------------------|---|
| NAIC Company Code | ID Number | Effective Date | Name of Reinsurer | Reserve Credit Taken | Paid and Unpaid Losses Recoverable (Debit) | Other Debits | Total (Cols. 5 + 6 + 7) | Letters of Credit | Issuing or Confirming Bank Reference Number (a) | Trust Agreements | Funds Deposited by and Withheld from Reinsurers | Other | Miscellaneous Balances (Credit) | Sum of Cols. 9 + 11 + 12 + 13 + 14 But Not in Excess of Col. 8 |
| General Account - Life and Annuity - Affiliates - U.S. - Captive | | | | | | | | | | | | | | |
| 16234..... | 82-3971925.. | .04/11/2018 | EQ AZ LIFE RE CO..... |583,185,129 |40,862,874 |2,822,918 |626,870,921 |185,000,000 | 0001..... |453,779,200 |0 |0 |69,124,379 |626,870,921 |
| 0199999. | Total - General Account - Life and Annuity - Affiliates - U.S. - Captive..... | | |583,185,129 |40,862,874 |2,822,918 |626,870,921 |185,000,000 |XXX..... |453,779,200 |0 |0 |69,124,379 |626,870,921 |
| 0399999. | Total - General Account - Life and Annuity - Affiliates - U.S. - Total..... | | |583,185,129 |40,862,874 |2,822,918 |626,870,921 |185,000,000 |XXX..... |453,779,200 |0 |0 |69,124,379 |626,870,921 |
| General Account - Life and Annuity - Affiliates - Non-U.S. - Other | | | | | | | | | | | | | | |
| 20370..... | 51-0434766.. | .02/01/2012 | AXIS REINSURANCE COMPANY..... |0 |0 |0 |0 |0 | 0..... |0 |0 |0 |0 |0 |
| 16535..... | 36-4233459.. | .02/01/2012 | ZURICH AMERICAN INSURANCE COMPANY..... |0 |0 |0 |0 |0 | 0..... |0 |0 |0 |0 |0 |
| 0599999. | Total - General Account - Life and Annuity - Affiliates - Non-U.S. - Other..... | | |0 |0 |0 |0 |0 |XXX..... |0 |0 |0 |0 |0 |
| 0699999. | Total - General Account - Life and Annuity - Affiliates - Non-U.S. - Total..... | | |0 |0 |0 |0 |0 |XXX..... |0 |0 |0 |0 |0 |
| 0799999. | Total - General Account - Life and Annuity - Affiliates..... | | |583,185,129 |40,862,874 |2,822,918 |626,870,921 |185,000,000 |XXX..... |453,779,200 |0 |0 |69,124,379 |626,870,921 |
| General Account - Life and Annuity - Non-Affiliates - Non-U.S. Non-Affiliates | | | | | | | | | | | | | | |
| 00000..... | AA-1120841.. | .02/01/2012 | AIG EUROPE LTD..... |0 |0 |0 |0 |0 | 0..... |0 |0 |0 |0 |0 |
| 00000..... | AA-3194128.. | .02/01/2012 | ALLIED WORLD ASSURANCE COMPANY LIMITED..... |0 |0 |0 |0 |0 | 0..... |0 |0 |0 |0 |0 |
| 00000..... | AA-1340028.. | .02/01/2012 | DEVK RUCKVERSICHERUNGS-UND BETEILIGUNGS-AG..... |0 |0 |0 |0 |0 | 0..... |0 |0 |0 |0 |0 |
| 00000..... | AA-5340310.. | .02/01/2012 | GENERAL INSURANCE CORPORATION OF INDIA..... |0 |0 |0 |0 |0 | 0..... |0 |0 |0 |0 |0 |
| 00000..... | AA-1126033.. | .04/01/2016 | LLOYD'S UNDERWRITER SYNDICATE NO. 033HIS..... |0 |0 |0 |0 |0 | 0..... |0 |0 |0 |0 |0 |
| 00000..... | AA-1127200.. | .02/01/2012 | LLOYD'S UNDERWRITER SYNDICATE NO. 1200AMA..... |0 |0 |0 |0 |0 | 0..... |0 |0 |0 |0 |0 |
| 00000..... | AA-1127206.. | .02/01/2012 | LLOYD'S UNDERWRITER SYNDICATE NO. 1206ATL..... |0 |0 |0 |0 |0 | 0..... |0 |0 |0 |0 |0 |
| 00000..... | AA-1127301.. | .02/01/2012 | LLOYD'S UNDERWRITER SYNDICATE NO. 1301SCC..... |0 |0 |0 |0 |0 | 0..... |0 |0 |0 |0 |0 |
| 00000..... | AA-1127861.. | .02/01/2012 | LLOYD'S UNDERWRITER SYNDICATE NO. 1861ATL..... |0 |0 |0 |0 |0 | 0..... |0 |0 |0 |0 |0 |
| 00000..... | AA-1120064.. | .04/01/2014 | LLOYD'S UNDERWRITER SYNDICATE NO. 1919 CVS..... |0 |0 |0 |0 |0 | 0..... |0 |0 |0 |0 |0 |
| 00000..... | AA-1120124.. | .02/01/2012 | LLOYD'S UNDERWRITER SYNDICATE NO. 1945SII..... |0 |0 |0 |0 |0 | 0..... |0 |0 |0 |0 |0 |
| 00000..... | AA-1120084.. | .04/01/2018 | LLOYD'S UNDERWRITER SYNDICATE NO. 1955 BAR..... |0 |0 |0 |0 |0 | 0..... |0 |0 |0 |0 |0 |
| 00000..... | AA-1120103.. | .02/01/2012 | LLOYD'S UNDERWRITER SYNDICATE NO. 1967WRB..... |0 |0 |0 |0 |0 | 0..... |0 |0 |0 |0 |0 |
| 00000..... | AA-1128001.. | .04/01/2018 | LLOYD'S UNDERWRITER SYNDICATE NO. 2001 AML..... |0 |0 |0 |0 |0 | 0..... |0 |0 |0 |0 |0 |
| 00000..... | AA-1129000.. | .04/01/2014 | LLOYD'S UNDERWRITER SYNDICATE NO. 3000 MKL..... |0 |0 |0 |0 |0 | 0..... |0 |0 |0 |0 |0 |
| 00000..... | AA-1120055.. | .02/01/2012 | LLOYD'S UNDERWRITER SYNDICATE NO. 3623AFB..... |0 |0 |0 |0 |0 | 0..... |0 |0 |0 |0 |0 |
| 00000..... | AA-1120116.. | .04/01/2018 | LLOYD'S UNDERWRITER SYNDICATE NO. 3902 NOA..... |0 |0 |0 |0 |0 | 0..... |0 |0 |0 |0 |0 |
| 00000..... | AA-1126005.. | .02/01/2012 | LLOYD'S UNDERWRITER SYNDICATE NO. 4000PEM..... |0 |0 |0 |0 |0 | 0..... |0 |0 |0 |0 |0 |
| 00000..... | AA-1120075.. | .02/01/2012 | LLOYD'S UNDERWRITER SYNDICATE NO. 4020ARK..... |0 |0 |0 |0 |0 | 0..... |0 |0 |0 |0 |0 |
| 00000..... | AA-1126006.. | .04/01/2013 | LLOYD'S UNDERWRITER SYNDICATE NO. 4472 LIB..... |0 |0 |0 |0 |0 | 0..... |0 |0 |0 |0 |0 |
| 00000..... | AA-1120090.. | .04/01/2016 | LLOYD'S UNDERWRITER SYNDICATE NO. 4711ASP..... |0 |0 |0 |0 |0 | 0..... |0 |0 |0 |0 |0 |
| 00000..... | AA-1120080.. | .04/01/2018 | LLOYD'S UNDERWRITER SYNDICATE NO. 5151 ENH..... |0 |0 |0 |0 |0 | 0..... |0 |0 |0 |0 |0 |
| 00000..... | AA-1840000.. | .02/01/2012 | MAPFRE RE COMPANIA DE REASERGUROS S A..... |0 |0 |0 |0 |0 | 0..... |0 |0 |0 |0 |0 |
| 00000..... | AA-1840680.. | .02/01/2012 | NACIONAL DE REASERGUROS SA..... |0 |0 |0 |0 |0 | 0..... |0 |0 |0 |0 |0 |
| 00000..... | AA-1120159.. | .04/01/2016 | TRANSRE LONDON LIMITED..... |0 |0 |0 |0 |0 | 0..... |0 |0 |0 |0 |0 |
| 0999999. | Total - General Account - Life and Annuity - Non-Affiliates - Non-U.S. Non-Affiliates..... | | |0 |0 |0 |0 |0 |XXX..... |0 |0 |0 |0 |0 |
| 1099999. | Total - General Account - Life and Annuity - Non-Affiliates..... | | |0 |0 |0 |0 |0 |XXX..... |0 |0 |0 |0 |0 |

SCHEDULE S - PART 4

Reinsurance Ceded To Unauthorized Companies

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
|-------------------------|---|-------------------|-------------------|-------------------------|---|----------------|----------------------------|-------------------|--|------------------|---|--------|---------------------------------------|---|
| NAIC Company Code | ID Number | Effective Date | Name of Reinsurer | Reserve Credit Taken | Paid and Unpaid Losses Recoverable (Debit) | Other Debits | Total (Cols. 5 + 6 + 7) | Letters of Credit | Issuing or Confirming Bank Reference Number (a) | Trust Agreements | Funds Deposited by and Withheld from Reinsurers | Other | Miscellaneous Balances (Credit) | Sum of Cols. 9 + 11 + 12 + 13 + 14 But Not in Excess of Col. 8 |
| 1199999. | Total - General Account - Life and Annuity..... | | |583,185,129 |40,862,874 |2,822,918 |626,870,921 |185,000,000 |XXX..... |453,779,200 |0 |0 |69,124,379 |626,870,921 |
| 2399999. | Total - General Account..... | | |583,185,129 |40,862,874 |2,822,918 |626,870,921 |185,000,000 |XXX..... |453,779,200 |0 |0 |69,124,379 |626,870,921 |
| 3599999. | Total - U.S..... | | |583,185,129 |40,862,874 |2,822,918 |626,870,921 |185,000,000 |XXX..... |453,779,200 |0 |0 |69,124,379 |626,870,921 |
| 3699999. | Total - Non-U.S..... | | |0 |0 |0 |0 |0 |XXX..... |0 |0 |0 |0 |0 |
| 9999999. | Total..... | | |583,185,129 |40,862,874 |2,822,918 |626,870,921 |185,000,000 |XXX..... |453,779,200 |0 |0 |69,124,379 |626,870,921 |

| | | | | | |
|-----|--|------------------------------|---|---|--------------------------------|
| (a) | Issuing or Confirming Bank Reference Number | Letters of Credit Code | American Bankers Association (ABA) Routing Number | Issuing or Confirming Bank Name | Letters of Credit Amount |
| | 001..... | 1..... | 026002545..... | Landesbank Hessen- Thuringen Girozentrale, New York Branch..... |185,000,000 |

SCHEDULE S - PART 5

Reinsurance Ceded to Certified Reinsurers as of December 31, Current Year (\$000 Omitted)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | Collateral | | | | | | | 23 | 24 | 25 | 26 |
|-------------------|-----------|----------------|-------------------|--------------------------|--------------------------------------|--|---|----------------------|--|--------------|--|---------------------------------|---|---|----------------------------|-------------------|---|------------------|---|-------|--|---|---|---|--|
| | | | | | | | | | | | | | | | 16 | 17 | 18 | 19 | 20 | 21 | 22 | | | | |
| NAIC Company Code | ID Number | Effective Date | Name of Reinsurer | Domiciliary Jurisdiction | Certified Reinsurer Rating 1 thru 6) | Effective Date of Certified Reinsurer Rating | Percent Collateral Required for Full Credit (0% - 100%) | Reserve Credit Taken | Paid and Unpaid Losses Recoverable (Debit) | Other Debits | Total Recoverable Reserve Credit Taken (Cols. 9 + 10 + 11) | Miscellaneous Balances (Credit) | Net Obligation Subject to Collateral (Col. 12 - 13) | Dollar Amount of Collateral Required for Full Credit (Col. 14 x Col. 8) | Multiple Beneficiary Trust | Letters of Credit | Issuing or Confirming Bank Reference Number (a) | Trust Agreements | Funds Deposited by and Withheld from Reinsurers | Other | Total Collateral Provided (Cols. 16 + 17 + 19 + 20 + 21) | Percent of Collateral Provided for Net Obligation Subject to Collateral (Col. 22 / Col. 14) | Percent Credit Allowed on Net Obligation Subject to Collateral (Col. 23 / Col. 8, not to Exceed 100%) | Amount of Credit Allowed for Net Obligation Subject to Collateral (Col. 14 x Col. 24) | Liability for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 14 - Col. 25) |

NONE

U.S. FINANCIAL LIFE INSURANCE COMPANY
SCHEDULE S - PART 6

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

| | | 1 | 2 | 3 | 4 | 5 |
|-----|--|----------|----------|----------|----------|----------|
| | | 2019 | 2018 | 2017 | 2016 | 2015 |
| A. | OPERATIONS ITEMS | | | | | |
| 1. | Premiums and annuity considerations for life and accident and health contracts..... | 94,661 | 85,915 | 88,698 | 98,976 | 111,700 |
| 2. | Commissions and reinsurance expense allowances..... | 14,600 | 15,868 | 17,059 | 19,289 | 21,814 |
| 3. | Contract claims..... | 142,220 | 148,967 | 167,175 | 168,530 | 165,578 |
| 4. | Surrender benefits and withdrawals for life contracts..... | 87 | 103 | 63 | 204 | 621 |
| 5. | Dividends to policyholders and refunds to members..... | 0 | 0 | 0 | 0 | 0 |
| 6. | Reserve adjustments on reinsurance ceded..... | 0 | 0 | 0 | 0 | 0 |
| 7. | Increase in aggregate reserves for life and accident and health contracts..... | (88,587) | (81,015) | (75,759) | (68,208) | (77,883) |
| B. | BALANCE SHEET ITEMS | | | | | |
| 8. | Premiums and annuity considerations for life and accident and health contracts deferred and uncollected..... | 60,549 | 46,927 | 51,493 | 56,335 | 66,707 |
| 9. | Aggregate reserves for life and accident and health contracts..... | 617,719 | 706,306 | 787,321 | 863,080 | 931,289 |
| 10. | Liability for deposit-type contracts..... | 0 | 0 | 0 | 0 | 0 |
| 11. | Contract claims unpaid..... | 18,825 | 20,939 | 34,389 | 21,562 | 21,404 |
| 12. | Amounts recoverable on reinsurance..... | 29,182 | 36,610 | 36,269 | 43,441 | 42,121 |
| 13. | Experience rating refunds due or unpaid..... | 0 | 0 | 0 | 0 | 0 |
| 14. | Policyholders' dividends and refunds to members (not included in Line 10)..... | 0 | 0 | 0 | 0 | 0 |
| 15. | Commissions and reinsurance expense allowances due..... | 5,141 | 4,616 | 4,251 | 4,265 | 4,819 |
| 16. | Unauthorized reinsurance offset..... | 0 | 0 | 0 | 0 | 0 |
| 17. | Offset for reinsurance with certified reinsurers..... | 0 | 0 | 0 | 0 | 0 |
| C. | UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM) | | | | | |
| 18. | Funds deposited by and withheld from (F)..... | 0 | 0 | 0 | 0 | 0 |
| 19. | Letters of credit (L)..... | 185,000 | 185,000 | 225,000 | 225,000 | 335,000 |
| 20. | Trust agreements (T)..... | 453,779 | 502,504 | 512,984 | 620,026 | 602,495 |
| 21. | Other (O)..... | 0 | 0 | 0 | 0 | 0 |
| D. | REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM) | | | | | |
| 22. | Multiple beneficiary trust..... | 0 | 0 | 0 | 0 | 0 |
| 23. | Funds deposited by and withheld from (F)..... | 0 | 0 | 0 | 0 | 0 |
| 24. | Letters of credit (L)..... | 0 | 0 | 0 | 0 | 0 |
| 25. | Trust agreements (T)..... | 0 | 0 | 0 | 0 | 0 |
| 26. | Other (O)..... | 0 | 0 | 0 | 0 | 0 |

U.S. FINANCIAL LIFE INSURANCE COMPANY
SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

| | 1 | 2 | 3 |
|--|-------------------------------|----------------------------|------------------------------|
| | As Reported (Net of Ceded) | Restatement Adjustments | Restated (Gross of Ceded) |
| ASSETS (Page 2, Col. 3) | | | |
| 1. Cash and invested assets (Line 12)..... | 481,052,799 |0 | 481,052,799 |
| 2. Reinsurance (Line 16)..... | 34,323,062 |(34,323,062) |0 |
| 3. Premiums and considerations (Line 15)..... | 890,792 |56,815,241 |57,706,033 |
| 4. Net credit for ceded reinsurance..... | XXX..... |597,552,294 |597,552,294 |
| 5. All other admitted assets (balance)..... | 13,039,285 |0 | 13,039,285 |
| 6. Total assets excluding Separate Accounts (Line 26)..... | 529,305,938 |620,044,473 |1,149,350,411 |
| 7. Separate Account assets (Line 27)..... | 0 |0 |0 |
| 8. Total assets (Line 28)..... | 529,305,938 |620,044,473 |1,149,350,411 |
| LIABILITIES, CAPITAL AND SURPLUS (Page 3) | | | |
| 9. Contract reserves (Lines 1 and 2)..... | 395,430,107 |617,719,261 |1,013,149,368 |
| 10. Liability for deposit-type contracts (Line 3)..... | 262,046 |0 | 262,046 |
| 11. Claim reserves (Line 4)..... | 7,081,350 |18,825,480 |25,906,830 |
| 12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)..... | 0 |0 |0 |
| 13. Premium & annuity considerations received in advance (Line 8)..... | 398,813 |0 | 398,813 |
| 14. Other contract liabilities (Line 9)..... | 16,973,503 |(16,500,268) |473,235 |
| 15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)..... | 0 |0 |0 |
| 16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)..... | 0 |0 |0 |
| 17. Reinsurance with certified reinsurers (Line 24.02 inset amount)..... | 0 |0 |0 |
| 18. Funds held under reinsurance treaties with certified reinsurers (Line 24.03 inset amount)..... | 0 |0 |0 |
| 19. All other liabilities (balance)..... | 18,013,312 |0 | 18,013,312 |
| 20. Total liabilities excluding Separate Accounts (Line 26)..... | 438,159,131 |620,044,473 |1,058,203,604 |
| 21. Separate Account liabilities (Line 27)..... | 0 |0 |0 |
| 22. Total liabilities (Line 28)..... | 438,159,131 |620,044,473 |1,058,203,604 |
| 23. Capital & surplus (Line 38)..... | 91,146,807 |XXX..... |91,146,807 |
| 24. Total liabilities, capital & surplus (Line 39)..... | 529,305,938 |620,044,473 |1,149,350,411 |
| NET CREDIT FOR CEDED REINSURANCE | | | |
| 25. Contract reserves..... | 617,719,261 | | |
| 26. Claim reserves..... | 18,825,480 | | |
| 27. Policyholder dividends/reserves..... | 0 | | |
| 28. Premium & annuity considerations received in advance..... | 0 | | |
| 29. Liability for deposit-type contracts..... | 0 | | |
| 30. Other contract liabilities..... | (16,500,268) | | |
| 31. Reinsurance ceded assets..... | 34,323,062 | | |
| 32. Other ceded reinsurance recoverables..... | 0 | | |
| 33. Total ceded reinsurance recoverables..... | 654,367,535 | | |
| 34. Premiums and considerations..... | 56,815,241 | | |
| 35. Reinsurance in unauthorized companies..... | 0 | | |
| 36. Funds held under reinsurance treaties with unauthorized reinsurers..... | 0 | | |
| 37. Reinsurance with certified reinsurers..... | 0 | | |
| 38. Funds held under reinsurance treaties with certified reinsurers..... | 0 | | |
| 39. Other ceded reinsurance payables/offsets..... | 0 | | |
| 40. Total ceded reinsurance payables/offsets..... | 56,815,241 | | |
| 41. Total net credit for ceded reinsurance..... | 597,552,294 | | |

SCHEDULE T - PART 2

INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

| | | | Direct Business Only | | | | |
|--------------|-------------------------------|-----|--------------------------------|-------------------------------------|---|--|---------------------------|
| | | | 1 | 2 | 3 | 4 | 5 |
| States, Etc. | | | Life (Group and Individual) | Annuities (Group and Individual) | Disability Income (Group and Individual) | Long-Term Care (Group and Individual) | Deposit-Type Contracts |
| | | | Totals | | | | |
| 1. | Alabama..... | AL | 2,349,031 | 0 | 0 | 0 | 0 |
| 2. | Alaska..... | AK | 105,244 | 0 | 0 | 0 | 0 |
| 3. | Arizona..... | AZ | 1,303,046 | 2,000 | 0 | 0 | 0 |
| 4. | Arkansas..... | AR | 993,810 | 0 | 0 | 0 | 0 |
| 5. | California..... | CA | 7,542,173 | 0 | 0 | 0 | 0 |
| 6. | Colorado..... | CO | 1,713,498 | 0 | 0 | 0 | 0 |
| 7. | Connecticut..... | CT | 1,713,734 | 0 | 0 | 0 | 0 |
| 8. | Delaware..... | DE | 1,149,835 | 0 | 0 | 0 | 0 |
| 9. | District of Columbia..... | DC | 46,682 | 0 | 0 | 0 | 0 |
| 10. | Florida..... | FL | 6,758,664 | 2,000 | 0 | 0 | 0 |
| 11. | Georgia..... | GA | 3,486,522 | 0 | 0 | 0 | 0 |
| 12. | Hawaii..... | HI | 285,561 | 0 | 0 | 0 | 0 |
| 13. | Idaho..... | ID | 326,033 | 0 | 0 | 0 | 0 |
| 14. | Illinois..... | IL | 4,620,908 | 0 | 0 | 0 | 0 |
| 15. | Indiana..... | IN | 1,875,289 | 0 | 0 | 0 | 0 |
| 16. | Iowa..... | IA | 1,286,553 | 0 | 0 | 0 | 0 |
| 17. | Kansas..... | KS | 1,350,648 | 0 | 0 | 0 | 0 |
| 18. | Kentucky..... | KY | 2,015,951 | 0 | 0 | 0 | 0 |
| 19. | Louisiana..... | LA | 1,167,009 | 0 | 0 | 0 | 0 |
| 20. | Maine..... | ME | 433,340 | 0 | 0 | 0 | 0 |
| 21. | Maryland..... | MD | 1,810,949 | 0 | 0 | 0 | 0 |
| 22. | Massachusetts..... | MA | 3,049,020 | 0 | 0 | 0 | 0 |
| 23. | Michigan..... | MI | 6,468,804 | 12,870 | 0 | 0 | 0 |
| 24. | Minnesota..... | MN | 4,717,720 | 0 | 0 | 0 | 0 |
| 25. | Mississippi..... | MS | 1,722,234 | 0 | 0 | 0 | 0 |
| 26. | Missouri..... | MO | 2,097,226 | 6,600 | 0 | 0 | 0 |
| 27. | Montana..... | MT | 359,579 | 0 | 0 | 0 | 0 |
| 28. | Nebraska..... | NE | 876,438 | 0 | 0 | 0 | 0 |
| 29. | Nevada..... | NV | 451,300 | 0 | 0 | 0 | 0 |
| 30. | New Hampshire..... | NH | 442,633 | 0 | 0 | 0 | 0 |
| 31. | New Jersey..... | NJ | 2,865,069 | 0 | 0 | 0 | 0 |
| 32. | New Mexico..... | NM | 451,339 | 0 | 0 | 0 | 0 |
| 33. | New York..... | NY | 606,445 | 0 | 0 | 0 | 0 |
| 34. | North Carolina..... | NC | 4,958,935 | 0 | 0 | 0 | 0 |
| 35. | North Dakota..... | ND | 638,760 | 0 | 0 | 0 | 0 |
| 36. | Ohio..... | OH | 6,032,973 | 0 | 0 | 0 | 0 |
| 37. | Oklahoma..... | OK | 1,102,448 | 0 | 0 | 0 | 0 |
| 38. | Oregon..... | OR | 906,840 | 0 | 0 | 0 | 0 |
| 39. | Pennsylvania..... | PA | 5,253,530 | 0 | 0 | 0 | 0 |
| 40. | Rhode Island..... | RI | 466,790 | 0 | 0 | 0 | 0 |
| 41. | South Carolina..... | SC | 2,106,707 | 0 | 0 | 0 | 0 |
| 42. | South Dakota..... | SD | 738,163 | 0 | 0 | 0 | 0 |
| 43. | Tennessee..... | TN | 3,748,132 | 0 | 0 | 0 | 0 |
| 44. | Texas..... | TX | 9,293,723 | 500 | 0 | 0 | 0 |
| 45. | Utah..... | UT | 763,868 | 0 | 0 | 0 | 0 |
| 46. | Vermont..... | VT | 184,049 | 0 | 0 | 0 | 0 |
| 47. | Virginia..... | VA | 1,546,626 | 0 | 0 | 0 | 0 |
| 48. | Washington..... | WA | 1,985,932 | 0 | 0 | 0 | 0 |
| 49. | West Virginia..... | WV | 293,829 | 0 | 0 | 0 | 0 |
| 50. | Wisconsin..... | WI | 1,895,627 | 0 | 0 | 0 | 0 |
| 51. | Wyoming..... | WY | 173,306 | 0 | 0 | 0 | 0 |
| 52. | American Samoa..... | AS | 0 | 0 | 0 | 0 | 0 |
| 53. | Guam..... | GU | 1,063 | 0 | 0 | 0 | 0 |
| 54. | Puerto Rico..... | PR | 3,750 | 0 | 0 | 0 | 0 |
| 55. | US Virgin Islands..... | VI | 0 | 0 | 0 | 0 | 0 |
| 56. | Northern Mariana Islands..... | MP | 0 | 0 | 0 | 0 | 0 |
| 57. | Canada..... | CAN | 13,565 | 0 | 0 | 0 | 0 |
| 58. | Aggregate Other Alien..... | OT | 33,505 | 0 | 0 | 0 | 0 |
| 59. | Totals..... | | 108,584,408 | 23,970 | 0 | 0 | 0 |

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
|------------|--|--|--|--|--|--|--|--|--|---|--|---|--|--|--|
| Group Code | Group Name | NAIC Company Code | ID Number | Federal RSSD | CIK | Name of Securities Exchange if Publicly Traded (U.S. or International) | Names of Parent, Subsidiaries or Affiliates | Domiciliary Location | Relationship to Reporting Entity | Directly Controlled by (Name of Entity/Person) | Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other) | If Control is Ownership Provide Percentage | Ultimate Controlling Entity(ies)/Person(s) | Is an SCA Filing Required? (Y/N) | * |
| Members | | | | | | | | | | | | | | | |
| 52 | 4965 0000 | Equitable Holdings Inc Grp..... 00000... | 90-0226248.. 83-2796390.. |0.....0 |1333986.....0 | New York Stock Exchange | Equitable Holdings, Inc..... Alpha Units Holdings, Inc..... | USA..... USA..... | UIP..... NIA..... | Publicly Traded..... AXA Equitable Holdings, Inc..... | OWNERSHIP.... OWNERSHIP.... |0.000.....100.000 | Publicly Traded..... AXA Equitable Holdings, Inc..... |N..... ....N..... | 0..... 0..... |
| | 0000 0000 0000 | 00000.. 00000.. 00000.. | 13-4064930.. 13-3633538.. 68-0461436.. |0.....0.....0 |1109448.....0.....0 | New York Stock Exchange | AllianceBernstein LP..... AllianceBernstein Corporation..... AXA-IM Holding U.S. Inc..... | USA..... USA..... USA..... | NIA..... NIA..... NIA..... | Alpha Units Holdings, Inc..... Alpha Units Holdings, Inc..... AXA Equitable Holdings, Inc..... | OWNERSHIP.... OWNERSHIP.... OWNERSHIP.... |28.810.....100.000.....100.000 | AXA Equitable Holdings, Inc..... AXA Equitable Holdings, Inc..... AXA Equitable Holdings, Inc..... |Y..... ....N..... ....N..... | 0..... 0..... 0..... |
| | 0000 | ..... | 13-4064930.. |0 |1109448 | New York Stock Exchange | AllianceBernstein LP..... | USA..... | NIA..... | AXA-IM Holding U.S. Inc..... | OWNERSHIP.... |15.350 | AXA Equitable Holdings, Inc..... |Y..... | 0..... |
| | 4965 | Equitable Holdings Inc Grp..... | 68365.. | 04-2729166.. |0 |0 | AXA Corporate Solutions Life Reinsurance Company | USA..... | IA..... | AXA Equitable Holdings, Inc..... | OWNERSHIP.... |100.000 | AXA Equitable Holdings, Inc..... |N..... | 0..... |
| | 4965 0000 0000 | Equitable Holdings Inc Grp..... 00000.. 00000.. | 15502.. 27-0294443.. 46-1106388.. |0..........0.....0 |0..........0.....0 | ..... | CS Life Re Company..... 787 Holdings, LLC..... 1285 Holdings, LLC..... | USA..... USA..... USA..... | IA..... NIA..... NIA..... | AXA Corporate Solutions Life Reinsurance Company AXA Equitable Holdings, Inc..... AXA Equitable Holdings, Inc..... | OWNERSHIP.... OWNERSHIP.... OWNERSHIP.... |100.000.....100.000.....100.000 | AXA Equitable Holdings, Inc..... AXA Equitable Holdings, Inc..... AXA Equitable Holdings, Inc..... |N..... ....N..... ....N..... | 0..... 0..... 0..... |
| | 0000 0000 0000 0000 0000 0000 0000 0000 0000 0000 4965 4965 | 00000.. 00000.. 00000.. 00000.. 00000.. 00000.. 00000.. 00000.. 00000.. Equitable Holdings Inc Grp..... Equitable Holdings Inc Grp..... | 13-4064930.. 47-2605009.. 52-2197822.. 13-4078005.. 13-4071393.. 06-1555494.. 27-1540220.. 82-3971925.. 13-5570651.. |0.....0.....0.....0.....0.....0.....0.....0.....0.....0.....0.....0 |1109448.....0....1257148.....0....33179....1292309.....0.....0.....0.....0.....0....727920 | New York Stock Exchange | AllianceBernstein LP..... AXA Strategic Ventures US, LLC..... AXA Equitable Financial Services, LLC..... AXA Distribution Holding Corporation..... AXA Advisors, LLC..... AXA Network, LLC..... PlanConnect, LLC..... EQ AZ Life Re..... AXA Equitable Life Insurance Company..... | USA..... USA..... USA..... USA..... USA..... USA..... USA..... USA..... USA..... USA..... USA..... USA..... | NIA..... NIA..... UDP..... NIA..... NIA..... NIA..... NIA..... IA..... IA..... | AXA Equitable Holdings, Inc..... AXA Equitable Holdings, Inc..... AXA Equitable Holdings, Inc..... AXA Equitable Financial Services, LLC..... AXA Distribution Holding Corporation..... AXA Distribution Holding Corporation..... AXA Distribution Holding Corporation..... AXA Equitable Financial Services, LLC..... AXA Equitable Financial Services, LLC..... | OWNERSHIP.... OWNERSHIP.... OWNERSHIP.... OWNERSHIP.... OWNERSHIP.... OWNERSHIP.... OWNERSHIP.... OWNERSHIP.... OWNERSHIP.... OWNERSHIP.... OWNERSHIP.... OWNERSHIP.... |19.680.....100.000.....100.000.....100.000.....100.000.....100.000.....100.000.....100.000.....100.000.....100.000.....100.000.....100.000 | AXA Equitable Holdings, Inc..... AXA Equitable Holdings, Inc..... AXA Equitable Holdings, Inc..... AXA Equitable Holdings, Inc..... AXA Equitable Holdings, Inc..... AXA Equitable Holdings, Inc..... AXA Equitable Holdings, Inc..... AXA Equitable Holdings, Inc..... AXA Equitable Holdings, Inc..... AXA Equitable Holdings, Inc..... AXA Equitable Holdings, Inc..... AXA Equitable Holdings, Inc..... |Y..... ....N..... ....N..... ....N..... ....N..... ....N..... ....N..... ....N..... ....N..... ....N..... ....N..... ....N..... | 0..... 0..... 0..... 0..... 0..... 0..... 0..... 0..... 0..... 0..... 0..... 0..... |
| | 0000 0000 0000 0000 0000 0000 0000 0000 0000 4965 | 00000.. 00000.. 00000.. 00000.. 00000.. 00000.. 00000.. 00000.. Equitable Holdings Inc Grp..... | 27-5373651.. 23-2671508.. 81-3019204.. 81-4093983.. 86-3691523.. 22-2766036.. 06-1166226.. |0.....0.....0.....0.....0.....0.....0 |0.....0.....0.....0.....0....1257149.....0 | ..... | AXA Equitable Funds Management Group, LLC EVSA, Inc..... Broad Vista Partners, LLC..... Long Creek Club Partners, LLC..... 200 East 87th Street Company, LLC..... Equitable Holdings, LLC..... Equitable Casualty Insurance Company..... | USA..... USA..... USA..... USA..... USA..... USA..... USA..... | NIA..... NIA..... NIA..... NIA..... NIA..... NIA..... NIA..... | AXA Equitable Life Insurance Company..... AXA Equitable Life Insurance Company..... AXA Equitable Life Insurance Company..... AXA Equitable Life Insurance Company..... AXA Equitable Life Insurance Company..... AXA Equitable Life Insurance Company..... Equitable Holdings, LLC..... | OWNERSHIP.... OWNERSHIP.... OWNERSHIP.... OWNERSHIP.... OWNERSHIP.... OWNERSHIP.... OWNERSHIP.... |100.000.....100.000.....70.000.....100.000.....100.000.....100.000.....100.000 | AXA Equitable Holdings, Inc..... AXA Equitable Holdings, Inc..... AXA Equitable Holdings, Inc..... AXA Equitable Holdings, Inc..... AXA Equitable Holdings, Inc..... AXA Equitable Holdings, Inc..... AXA Equitable Holdings, Inc..... |N..... ....N..... ....N..... ....N..... ....N..... ....N..... ....N..... | 0..... 0..... 0..... 0..... 0..... 0..... 0..... |

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
|------------|--------------------------------|-------------------|--------------|--------------|-------------|--|---|----------------------|----------------------------------|---|---|--|--|----------------------------------|--------|
| Group Code | Group Name | NAIC Company Code | ID Number | Federal RSSD | CIK | Name of Securities Exchange if Publicly Traded (U.S. or International) | Names of Parent, Subsidiaries or Affiliates | Domiciliary Location | Relationship to Reporting Entity | Directly Controlled by (Name of Entity/Person) | Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other) | If Control is Ownership Provide Percentage | Ultimate Controlling Entity(ies)/Person(s) | Is an SCA Filing Required? (Y/N) | * |
| 0000 | | 00000... | 52-2233674.. |0 |858875 | | AXA Distributors, LLC..... | USA..... | NIA..... | Equitable Holdings, LLC..... | OWNERSHIP.... |100.000 | AXA Equitable Holdings, Inc..... |N..... | 0..... |
| 0000 | | 00000... | 13-3813232.. |0 |0 | | JMR Reality services, Inc..... | USA..... | NIA..... | Equitable Holdings, LLC..... | OWNERSHIP.... |100.000 | AXA Equitable Holdings, Inc..... |N..... | 0..... |
| 0000 | | 00000... | 22-3492811.. |0 |0 | | Equitable Structured Settlement Corp..... | USA..... | NIA..... | Equitable Holdings, LLC..... | OWNERSHIP.... |100.000 | AXA Equitable Holdings, Inc..... |N..... | 0..... |
| 4965 | Equitable Holdings Inc Grp.... | 62880... | 13-3198083.. |0 | ...1342913 | | AXA Equitable Life and Annuity Company..... | USA..... | IA..... | AXA Equitable Financial Services, LLC..... | OWNERSHIP.... |100.000 | AXA Equitable Holdings, Inc..... |N..... | 0..... |
| 4965 | Equitable Holdings Inc Grp.... | 78077... | 86-0222062.. |0 |835357 | | Equitable Financial Life Insurance Company of America | USA..... | IA..... | AXA Equitable Financial Services, LLC..... | OWNERSHIP.... |100.000 | AXA Equitable Holdings, Inc..... |N..... | 0..... |
| 0000 | | 00000... | 13-4064930.. |0 | ...1109448 | New York Stock Exchange | AllianceBernstein LP..... | USA..... | NIA..... | Equitable Financial Life Insurance Company of America | OWNERSHIP.... |0.950 | AXA Equitable Holdings, Inc..... |Y..... | 0..... |
| 4965 | Equitable Holdings Inc Grp.... | 84530... | 38-2046096.. |0 |0 | | U.S. Financial Life Insurance Company..... | USA..... | RE..... | AXA Equitable Financial Services, LLC..... | OWNERSHIP.... |100.000 | AXA Equitable Holdings, Inc..... |N..... | 0..... |
| 0000 | | 00000... | 13-3790446.. |0 |0 | | MONY International Holdings, LLC..... | USA..... | NIA..... | AXA Equitable Financial Services, LLC..... | OWNERSHIP.... |100.000 | AXA Equitable Holdings, Inc..... |N..... | 0..... |
| 0000 | | 00000... | 98-0152046.. |0 |0 | | MONY Life Insurance Company of the Americas, Ltd. | USA..... | IA..... | MONY International Holdings, LLC..... | OWNERSHIP.... |100.000 | AXA Equitable Holdings, Inc..... |N..... | 0..... |
| 0000 | | 00000... | 11-3722370.. |0 |0 | | MONY Financial Services, Inc..... | USA..... | NIA..... | AXA Equitable Financial Services, LLC..... | OWNERSHIP.... |100.000 | AXA Equitable Holdings, Inc..... |N..... | 0..... |
| 0000 | | 00000... | 31-1465146.. |0 |0 | | Financial Marketing Agency, Inc..... | USA..... | NIA..... | MONY Financial Services, Inc..... | OWNERSHIP.... |100.000 | AXA Equitable Holdings, Inc..... |N..... | 0..... |
| 0000 | | 00000... | 13-2645490.. |0 |0 | | 1740 Advisors, Inc..... | USA..... | NIA..... | MONY Financial Services, Inc..... | OWNERSHIP.... |100.000 | AXA Equitable Holdings, Inc..... |N..... | 0..... |

SCHEDULE Y

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

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
|-------------------------|---------------------|--|--------------------------|--------------------------|---|---|---|---|-------|--|-----------------|---|
| NAIC Company Code | ID Number | Names of Insurers and Parent, Subsidiaries or Affiliates | Shareholder Dividends | Capital Contributions | Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments | Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s) | Management Agreements and Service Contracts | Income/ (Disbursements) Incurred under Reinsurance Agreements | * | Any Other Material Activity Not in the Ordinary Course of the Insurer's Business | Totals | Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability) |
| Affiliated Transactions | | | | | | | | | | | | |
| 00000..... | 00-0000000..... | AXA SA..... |0 |0 |0 |0 |0 |0 | ..... | .....0 |0 |0 |
| 00000..... | 00-0000000..... | AXA Business Services Private Limited..... |0 |0 |0 |0 | 14,064,432 |0 | ..... | .....0 | 14,064,432 |0 |
| 00000..... | 90-0226248..... | AXA Equitable Holdings, Inc..... | 1,000,000,000 | 422,429,314 |0 |0 | (268,068,221) |0 | ..... | 569,345,924 | 1,723,707,017 |0 |
| 00000..... | 30-0011728..... | AXA Technology Services America Inc..... |0 |0 |0 |0 | 49,718,288 |0 | ..... | .....0 | 49,718,288 |0 |
| 00000..... | 52-2197822..... | AXA Equitable Financial Services, LLC..... |0 |0 |0 |0 |0 |0 | ..... | .....0 |0 |0 |
| 00000..... | 06-1555494..... | AXA Network, LLC..... |0 |0 |0 |0 | 750,971,125 |0 | ..... | .....0 | 750,971,125 |0 |
| 62944..... | 13-5570651..... | AXA Equitable Life Insurance Company..... | (505,000,000) | (567,782,647) |0 |0 | (889,536,362) | 9,947,375 | ..... | (562,055,924) | (2,514,427,558) | 3,406,113,258 |
| 00000..... | 27-5373651..... | AXA Equitable Funds Management Group, LLC..... | (495,000,000) |0 |0 |0 | (117,350,167) |0 | ..... | (7,290,000) | (619,640,167) |0 |
| 62880..... | 13-3198083..... | AXA Equitable Life and Annuity Company..... |0 | 60,000,000 |0 |0 | (2,470,452) | (5,991,024) | ..... | .....0 | 51,538,524 | 490,755 |
| 00000..... | 22-2766036..... | EHLLC..... |0 |0 |0 |0 |0 |0 | ..... | .....0 |0 |0 |
| 00000..... | 13-3434400..... | AllianceBernstein L.P..... | (6,727,427) |0 |0 |0 | 75,460,943 |0 | ..... | .....0 | 68,733,516 |0 |
| 10589..... | 06-1166226..... | Equitable Casualty Insurance Company..... |0 |0 |0 |0 | 263,542 |0 | ..... | .....0 | 263,542 |0 |
| 00000..... | 13-2677213..... | ACMC, LLC..... |0 |0 |0 |0 |0 |0 | ..... | .....0 |0 |0 |
| 00000..... | 13-3633538..... | Alliance Bernstein Corporation..... |0 |0 |0 |0 |0 |0 | ..... | .....0 |0 |0 |
| 00000..... | 13-3350365..... | AXA Distributors, LLC..... |0 |0 |0 |0 | 551,988,621 |0 | ..... | .....0 | 551,988,621 |0 |
| 16234..... | 82-3971925..... | EQ AZ Life Re Company..... |0 |0 |0 |0 | (1,175,112) | (68,310,441) | ..... | .....0 | (69,485,553) | (4,087,097,283) |
| 78077..... | 86-0222062..... | Equitable Financial Life Insurance Company of America..... | 6,727,427 | 85,353,333 |0 |0 | (156,662,312) | (4,238,100) | ..... | .....0 | (68,819,652) | 52,886,456 |
| 84530..... | 38-2046096..... | U.S. Financial Life Insurance Company..... |0 |0 |0 |0 | (3,201,897) | 67,983,667 | ..... | .....0 | 64,781,770 | 628,587,040 |
| 68365..... | 04-2729166..... | AXA Corporate Solutions Life Re Co..... |0 |0 |0 |0 | (3,233,830) | 2,375,790 | ..... | .....0 | (858,040) | 354,077,658 |
| 00000..... | 13-3813232..... | JMR Reality..... |0 |0 |0 |0 | (14,256) |0 | ..... | .....0 | (14,256) |0 |
| 15502..... | 46-5697182..... | CS Life Re Company..... |0 |0 |0 |0 | (754,342) | (1,767,267) | ..... | .....0 | (2,521,609) | (355,057,884) |
| 9999999..... | Control Totals..... | ..... | .....0 |0 |0 |0 |0 |0 | XXX |0 |0 |0 |

U.S. FINANCIAL LIFE INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

| | MARCH FILING | Responses |
|-----|---|-----------|
| 1. | Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? | YES |
| 2. | Will the confidential Risk-Based Capital Report be filed with the NAIC by March 1? | YES |
| 3. | Will the confidential Risk-Based Capital Report be filed with the state of domicile, if required, by March 1? | YES |
| 4. | Will an actuarial opinion be filed by March 1? | YES |
| | APRIL FILING | |
| 5. | Will Management's Discussion and Analysis be filed by April 1? | YES |
| 6. | Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) | YES |
| 7. | Will the Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit (if required) be filed with state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) | YES |
| 8. | Will the Supplemental Investment Risk Interrogatories be filed by April 1? | YES |
| | JUNE FILING | |
| 9. | Will an audited financial report be filed by June 1? | YES |
| 10. | Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? | YES |
| | AUGUST FILING | |
| 11. | Will regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? | YES |

The following supplemental reports are required to be filed as part of your statement filing **if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below.** If the supplement is required of your company but is not being filed for whatever reason, enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

| | MARCH FILING | |
|-----|---|-----|
| 12. | Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) | NO |
| 13. | Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? | NO |
| 14. | Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? | NO |
| 15. | Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 16. | Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1? | YES |
| 17. | Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1? | YES |
| 18. | Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 19. | Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 20. | Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 21. | Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 22. | Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 23. | Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 24. | Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 25. | Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 26. | Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 27. | Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 28. | Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 29. | Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 30. | Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 31. | Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 32. | Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 33. | Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 34. | Will the Workers' Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies) | NO |
| 35. | Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? | YES |
| 36. | Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? | NO |
| 37. | Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? | NO |
| 38. | Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? | NO |
| 39. | Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? | NO |
| 40. | Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1? | NO |
| | APRIL FILING | |
| 41. | Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1? | YES |
| 42. | Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? | NO |
| 43. | Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) | NO |
| 44. | Will the Accident and Health Policy Experience Exhibit be filed by April 1? | NO |
| 45. | Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? | NO |
| 46. | Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? | NO |
| 47. | Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? | NO |
| 48. | Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? | YES |
| 49. | Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1? | NO |
| | AUGUST FILING | |
| 50. | Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? | NO |

EXPLANATIONS:

BAR CODE:

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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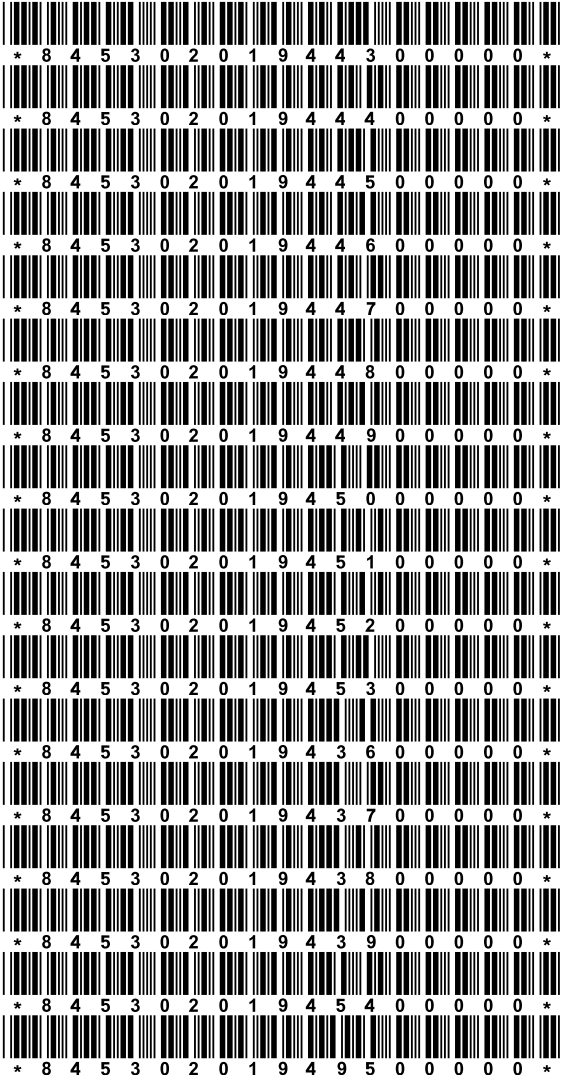
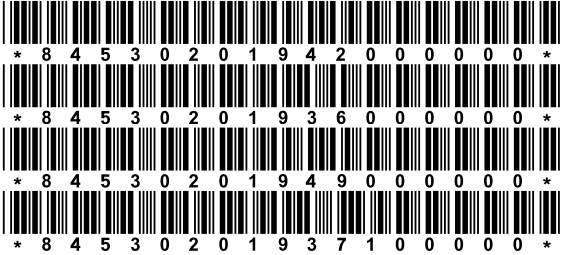
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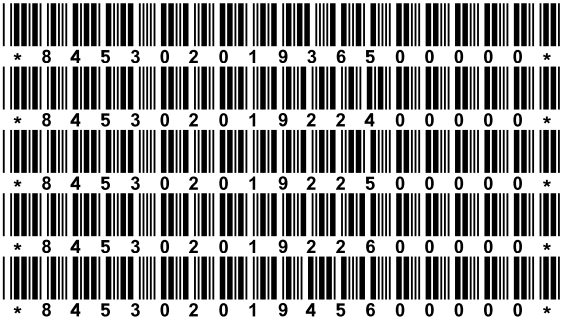
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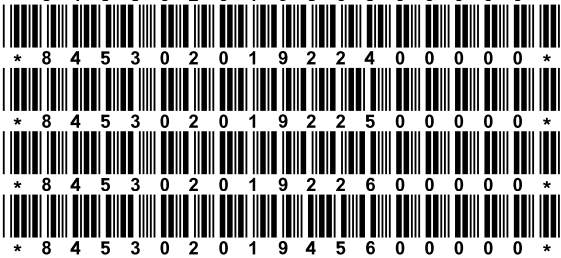
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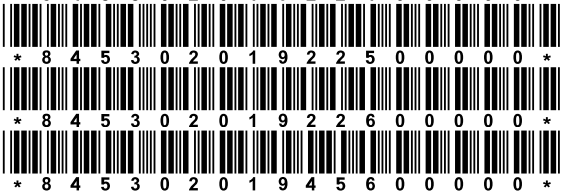
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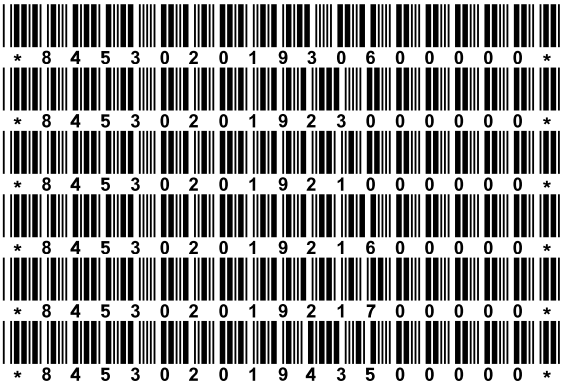


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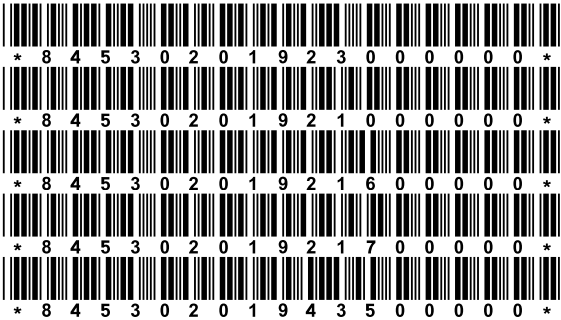


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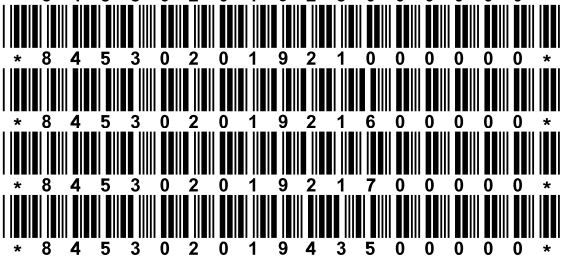
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Sch. O-Heading and Barcode

NONE

Sch. O - Pt. 1 - Sn. A

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Sch. O - Pt. 1 - Sn. B

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Sch. O - Pt. 1 - Sn. C

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Sch. O - Pt. 2 - Sn. A

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Sch. O - Pt. 2 - Sn. B

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Sch. O - Pt. 2 - Sn. C

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Sch. O - Pt. 3 - Sn. A

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Sch. O - Pt. 3 - Sn. B

NONE

Sch. O - Pt. 3 - Sn. C

NONE

U.S. FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 4

Development of Incurred Losses

(\$000 OMITTED)

Section A - Group Accident and Health

| Year in Which Losses Were Incurred | Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year | | | | |
|---------------------------------------|--|-----------|-----------|-----------|-----------|
| | 1 2015 | 2 2016 | 3 2017 | 4 2018 | 5 2019 |
| 1. 2015..... | 0 | 0 | 0 | 0 | 0 |
| 2. 2016..... | XXX | 0 | 0 | 0 | 0 |
| 3. 2017..... | XXX | XXX | 0 | 0 | 0 |
| 4. 2018..... | XXX | XXX | XXX | 0 | 0 |
| 5. 2019..... | XXX | XXX | XXX | XXX | 0 |

Section B - Other Accident and Health

| | | | | | |
|--------------|-----|-----|-----|-----|---|
| 1. 2015..... | 0 | 0 | 0 | 0 | 0 |
| 2. 2016..... | XXX | 0 | 0 | 0 | 0 |
| 3. 2017..... | XXX | XXX | 0 | 0 | 0 |
| 4. 2018..... | XXX | XXX | XXX | 0 | 0 |
| 5. 2019..... | XXX | XXX | XXX | XXX | 0 |

Section C - Credit Accident and Health

| | | | | | |
|--------------|-----|-----|-----|-----|---|
| 1. 2015..... | 0 | 0 | 0 | 0 | 0 |
| 2. 2016..... | XXX | 0 | 0 | 0 | 0 |
| 3. 2017..... | XXX | XXX | 0 | 0 | 0 |
| 4. 2018..... | XXX | XXX | XXX | 0 | 0 |
| 5. 2019..... | XXX | XXX | XXX | XXX | 0 |

SUPPLEMENTAL SCHEDULE O - PART 5

(\$000 OMITTED)

Reserve and Liability Methodology - Exhibits 6 and 8

| Line of Business | 1 Methodology | 2 Amount |
|------------------------------------|----------------------|-------------|
| 1. Industrial life..... | | 0 |
| 2. Ordinary life..... | Standard Factor..... | 7,081 |
| 3. Individual annuity..... | | 0 |
| 4. Supplementary contracts..... | | 0 |
| 5. Credit life..... | | 0 |
| 6. Group life..... | | 0 |
| 7. Group annuities..... | | 0 |
| 8. Group accident and health..... | | 0 |
| 9. Credit accident and health..... | | 0 |
| 10. Other accident and health..... | | 0 |
| 11. Total..... | | 7,081 |

Sch. O - Pt. 1 - Sn. D
NONE

Sch. O - Pt. 1 - Sn. E
NONE

Sch. O - Pt. 1 - Sn. F
NONE

Sch. O - Pt. 1 - Sn. G
NONE

Sch. O - Pt. 2 - Sn. D
NONE

Sch. O - Pt. 2 - Sn. E
NONE

Sch. O - Pt. 2 - Sn. F
NONE

Sch. O - Pt. 2 - Sn. G
NONE

Sch. O - Pt. 3 - Sn. D
NONE

Sch. O - Pt. 3 - Sn. E
NONE

Sch. O - Pt. 3 - Sn. F
NONE

Sch. O - Pt. 3 - Sn. G
NONE

Sch. O - Pt. 4 - Sn. D
NONE

Sch. O - Pt. 4 - Sn. E
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Sch. O - Pt. 4 - Sn. F
NONE

Sch. O - Pt. 4 - Sn. G
NONE

2019 ALPHABETICAL INDEX

LIFE ANNUAL STATEMENT BLANK

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