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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2020

OF THE CONDITION AND AFFAIRS OF THE

Integrity Life Insurance Company

NAIC Group Code 0836 (Current) 0836 (Prior) NAIC Company Code 74780 Employer's ID Number 86-0214103

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

Country of Domicile United States of America

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

Incorporated/Organized 05/03/1966 Commenced Business 05/25/1966

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

Main Administrative Office 400 Broadway (Street and Number)
Cincinnati, OH, US 45202 (City or Town, State, Country and Zip Code), 513-629-1800 (Area Code) (Telephone Number)

Mail Address 400 Broadway (Street and Number or P.O. Box), Cincinnati, OH, US 45202 (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 400 Broadway (Street and Number)
Cincinnati, OH, US 45202 (City or Town, State, Country and Zip Code), 513-629-1800 (Area Code) (Telephone Number)

Internet Website Address www.integritylife.com

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

OFFICERS

Chairman of the Board	John Finn Barrett	Secretary	Edward Joseph Babbitt
President & CEO	Jill Tripp McGruder		

OTHER

Mark Erdem Caner, Sr VP	Karen Ann Chamberlain, Sr VP, Chf Information Off	Daniel Joseph Downing, Sr VP
Lisa Beth Fangman, Sr VP	Wade Matthew Fugate, VP, Controller	Daniel Wayne Harris, Sr VP, Chief Actuary
David Todd Henderson, Sr VP, Chief Risk Officer	Kevin Louis Howard, Sr VP, General Counsel	Bradley Joseph Hunkler, Sr VP, Chief Financial Officer
Jay Vincent Johnson, VP, Treasurer	Phillip Earl King, Sr VP, Auditor	Paul Matthew Kruth, VP
Bruce William Maisel, VP, CCO	Paul Charles Silva #, VP	Denise Lynn Sparks, VP
Michael Shane Speas, VP, Chief Info Security Officer	James Joseph Vance, Sr VP, Co-Chief Inv Officer	Terrie Ann Wiedenheft, VP
Brendan Matthew White, Sr VP, Co-Chief Inv Officer	Aaron Jason Wolf, VP, Chief Underwriter	

DIRECTORS OR TRUSTEES

Edward Joseph Babbitt	John Finn Barrett	Jill Tripp McGruder
Jonathan David Niemeyer	Donald Joseph Wuebbling	

State of Ohio
County of Hamilton SS:

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

Jill Tripp McGruder	Edward Joseph Babbitt	Wade Matthew Fugate
President & CEO	Secretary	VP and Controller

Subscribed and sworn to before me this 12th day of February, 2021

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

ASSETS

		Current Year			Prior Year
		1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1.	Bonds (Schedule D)	5,293,940,823	0	5,293,940,823	5,348,152,829
2.	Stocks (Schedule D):				
	2.1 Preferred stocks	23,145,776	0	23,145,776	12,408,428
	2.2 Common stocks	882,000,799	0	882,000,799	883,228,401
3.	Mortgage loans on real estate (Schedule B):				
	3.1 First liens	653,394,117	0	653,394,117	668,295,401
	3.2 Other than first liens				
4.	Real estate (Schedule A):				
	4.1 Properties occupied by the company (less $ .... encumbrances)				
	4.2 Properties held for the production of income (less $ .... encumbrances)				
	4.3 Properties held for sale (less $ .... encumbrances)				
5.	Cash ($ 8,315,938 , Schedule E - Part 1), cash equivalents ($ 211,187,164 , Schedule E - Part 2) and short-term investments ($ 18,174,851 , Schedule DA)	237,677,953	0	237,677,953	254,330,682
6.	Contract loans (including $ .... premium notes)	107,461,385	0	107,461,385	105,119,851
7.	Derivatives (Schedule DB)	118,078,777	0	118,078,777	124,625,262
8.	Other invested assets (Schedule BA)	326,147,930	711,182	325,436,748	281,387,997
9.	Receivables for securities	1,384,203	0	1,384,203	3,875,634
10.	Securities lending reinvested collateral assets (Schedule DL)	11,622,441	0	11,622,441	7,644,683
11.	Aggregate write-ins for invested assets	0	0	0	0
12.	Subtotals, cash and invested assets (Lines 1 to 11)	7,654,854,204	711,182	7,654,143,022	7,689,069,168
13.	Title plants less $ .... charged off (for Title insurers only)				
14.	Investment income due and accrued	48,327,919	0	48,327,919	50,381,054
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection				
	15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including $ .... earned but unbilled premiums)				
	15.3 Accrued retrospective premiums ($ ....) and contracts subject to redetermination ($ ....)				
16.	Reinsurance:				
	16.1 Amounts recoverable from reinsurers	6,017	0	6,017	208,969
	16.2 Funds held by or deposited with reinsured companies				
	16.3 Other amounts receivable under reinsurance contracts	230,547	0	230,547	
17.	Amounts receivable relating to uninsured plans				
18.1	Current federal and foreign income tax recoverable and interest thereon				
18.2	Net deferred tax asset	13,239,991	0	13,239,991	12,898,185
19.	Guaranty funds receivable or on deposit	20,077	0	20,077	20,077
20.	Electronic data processing equipment and software				
21.	Furniture and equipment, including health care delivery assets ($ ....)				
22.	Net adjustment in assets and liabilities due to foreign exchange rates				
23.	Receivables from parent, subsidiaries and affiliates	133,912	0	133,912	619,201
24.	Health care ($ ....) and other amounts receivable	639,624	96,081	543,543	532,867
25.	Aggregate write-ins for other than invested assets	2,065,286	0	2,065,286	2,066,874
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	7,719,517,577	807,263	7,718,710,314	7,755,796,395
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts	2,096,011,165	0	2,096,011,165	2,158,563,224
28.	Total (Lines 26 and 27)	9,815,528,742	807,263	9,814,721,479	9,914,359,619
	DETAILS OF WRITE-INS				
1101.					
1102.					
1103.					
1198.	Summary of remaining write-ins for Line 11 from overflow page				
1199.	Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501.	CSV Company Owned Life Insurance	2,065,286	0	2,065,286	2,066,874
2502.					
2503.					
2598.	Summary of remaining write-ins for Line 25 from overflow page				
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	2,065,286	0	2,065,286	2,066,874

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Aggregate reserve for life contracts $ 4,999,624,121 (Exh. 5, Line 9999999) less $ .... included in Line 6.3 (including $ 930,669 Modco Reserve)	4,999,624,121	4,943,728,574
2.	Aggregate reserve for accident and health contracts (including $ .... Modco Reserve)		
3.	Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including $ .... Modco Reserve)	1,006,680,046	1,124,071,398
4.	Contract claims:		
	4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	215,129	125,984
	4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)		
5.	Policyholders' dividends/refunds to members $ .... and coupons $ .... due and unpaid (Exhibit 4, Line 10)		
6.	Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
	6.1 Policyholders' dividends and refunds to members apportioned for payment (including $ .... Modco)		
	6.2 Policyholders' dividends and refunds to members not yet apportioned (including $ .... Modco)		
	6.3 Coupons and similar benefits (including $ .... Modco)		
7.	Amount provisionally held for deferred dividend policies not included in Line 6		
8.	Premiums and annuity considerations for life and accident and health contracts received in advance less $ .... discount; including $ .... accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)		
9.	Contract liabilities not included elsewhere:		
	9.1 Surrender values on canceled contracts		
	9.2 Provision for experience rating refunds, including the liability of $ .... accident and health experience rating refunds of which $ .... is for medical loss ratio rebate per the Public Health Service Act		
	9.3 Other amounts payable on reinsurance, including $ 159,578 assumed and $ 27,377 ceded	186,955	35,768
	9.4 Interest maintenance reserve (IMR, Line 6)	15,382,023	15,555,284
10.	Commissions to agents due or accrued-life and annuity contracts $ 707,392 accident and health $ .... and deposit-type contract funds $	707,392	612,911
11.	Commissions and expense allowances payable on reinsurance assumed		
12.	General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	252,427	236,921
13.	Transfers to Separate Accounts due or accrued (net) (including $ (29,523,954) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(35,058,134)	(37,741,820)
14.	Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	886,950	436,713
15.1	Current federal and foreign income taxes, including $ 11,333,433 on realized capital gains (losses)	14,991,544	5,588,504
15.2	Net deferred tax liability		
16.	Unearned investment income	72	23,854
17.	Amounts withheld or retained by reporting entity as agent or trustee	1,986,429	2,003,942
18.	Amounts held for agents' account, including $ .... agents' credit balances		
19.	Remittances and items not allocated	5,241,216	7,985,270
20.	Net adjustment in assets and liabilities due to foreign exchange rates		
21.	Liability for benefits for employees and agents if not included above		
22.	Borrowed money $ 0 and interest thereon $		
23.	Dividends to stockholders declared and unpaid		
24.	Miscellaneous liabilities:		
	24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	162,063,791	158,349,856
	24.02 Reinsurance in unauthorized and certified ($ ....) companies		
	24.03 Funds held under reinsurance treaties with unauthorized and certified ($ ....) reinsurers		
	24.04 Payable to parent, subsidiaries and affiliates	1,726,066	2,717,852
	24.05 Drafts outstanding		
	24.06 Liability for amounts held under uninsured plans		
	24.07 Funds held under coinsurance		
	24.08 Derivatives	46,445,222	26,095,529
	24.09 Payable for securities	811,937	436,963
	24.10 Payable for securities lending	139,143,433	152,685,707
	24.11 Capital notes $ .... and interest thereon $		
25.	Aggregate write-ins for liabilities	55,125,998	81,503,472
26.	Total liabilities excluding Separate Accounts business (Lines 1 to 25)	6,416,412,617	6,484,452,682
27.	From Separate Accounts Statement	2,096,011,165	2,158,563,224
28.	Total liabilities (Lines 26 and 27)	8,512,423,782	8,643,015,906
29.	Common capital stock	3,000,000	3,000,000
30.	Preferred capital stock		
31.	Aggregate write-ins for other than special surplus funds		
32.	Surplus notes		
33.	Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	908,163,872	908,163,872
34.	Aggregate write-ins for special surplus funds		
35.	Unassigned funds (surplus)	391,133,825	360,179,841
36.	Less treasury stock, at cost:		
	36.1 .... shares common (value included in Line 29 $ ....)		
	36.2 .... shares preferred (value included in Line 30 $ ....)		
37.	Surplus (Total Lines 31+32+33+34+35-36) (including $ (4) in Separate Accounts Statement)	1,299,297,697	1,268,343,713
38.	Totals of Lines 29, 30 and 37 (Page 4, Line 55)	1,302,297,697	1,271,343,713
39.	Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	9,814,721,479	9,914,359,619
	DETAILS OF WRITE-INS		
2501.	Payable for Collateral on Derivatives	54,550,000	80,490,000
2502.	Uncashed drafts and checks that are pending escheatment to the state	575,998	1,013,472
2503.			
2598.	Summary of remaining write-ins for Line 25 from overflow page		
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	55,125,998	81,503,472
3101.			
3102.			
3103.			
3198.	Summary of remaining write-ins for Line 31 from overflow page		
3199.	Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)		
3401.			
3402.			
3403.			
3498.	Summary of remaining write-ins for Line 34 from overflow page		
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)		

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	340,139,204	477,243,423
2. Considerations for supplementary contracts with life contingencies	5,612,747	6,729,211
3. Net investment income (Exhibit of Net Investment Income, Line 17)	261,248,158	276,869,916
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	3,426,144	1,645,286
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	(2,438)	(2,656)
7. Reserve adjustments on reinsurance ceded	(23,607)	(110,882)
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	16,530,801	16,463,261
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	2,607,322	2,642,271
9. Total (Lines 1 to 8.3)	629,538,331	781,479,830
10. Death benefits	10,571,386	16,080,591
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	306,709,028	303,258,925
13. Disability benefits and benefits under accident and health contracts		
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	302,825,418	399,882,818
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	18,398,922	25,209,691
18. Payments on supplementary contracts with life contingencies	7,402,894	7,174,112
19. Increase in aggregate reserves for life and accident and health contracts	61,378,067	195,015,000
20. Totals (Lines 10 to 19)	707,285,715	946,621,137
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	22,760,917	29,103,581
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	11,991	12,440
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	40,398,475	42,481,573
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	3,798,809	2,957,725
25. Increase in loading on deferred and uncollected premiums		
26. Net transfers to or (from) Separate Accounts net of reinsurance	(199,118,973)	(262,974,068)
27. Aggregate write-ins for deductions	2,740,633	5,296,122
28. Totals (Lines 20 to 27)	577,877,567	763,498,510
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	51,660,764	17,981,320
30. Dividends to policyholders and refunds to members		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	51,660,764	17,981,320
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	10,439,730	9,363,522
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	41,221,034	8,617,798
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of $ 3,266,319 (excluding taxes of $ 864,690 transferred to the IMR)	45,119,535	4,507,419
35. Net income (Line 33 plus Line 34)	86,340,569	13,125,217
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	1,271,343,713	1,131,266,704
37. Net income (Line 35)	86,340,569	13,125,217
38. Change in net unrealized capital gains (losses) less capital gains tax of $ 1,132,643	(58,415,481)	159,062,654
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	1,474,449	11,430,608
41. Change in nonadmitted assets	181,237	3,196,337
42. Change in liability for reinsurance in unauthorized and certified companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease	5,097,477	
44. Change in asset valuation reserve	(3,713,935)	(58,276,427)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement	(10,332)	(2,692)
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		11,541,312
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in	0	0
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus		
54. Net change in capital and surplus for the year (Lines 37 through 53)	30,953,984	140,077,009
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	1,302,297,697	1,271,343,713
DETAILS OF WRITE-INS		
08.301. Administrative Service Fees	2,534,411	2,565,939
08.302. Other Fee Income	72,911	76,332
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	2,607,322	2,642,271
2701. Securities Lending Interest Expense	1,586,219	4,111,259
2702. Pension Expense	1,222,710	1,169,094
2703. Miscellaneous Expense	1,759	13,062
2798. Summary of remaining write-ins for Line 27 from overflow page	(70,055)	2,707
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	2,740,633	5,296,122
5301.		
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)		

CASH FLOW

		1 Current Year	2 Prior Year
	Cash from Operations		
1.	Premiums collected net of reinsurance	345,751,951	483,972,634
2.	Net investment income	278,131,771	285,262,413
3.	Miscellaneous income	18,905,138	19,153,803
4.	Total (Lines 1 through 3)	642,788,860	788,388,850
5.	Benefit and loss related payments	645,873,014	752,280,827
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	(201,792,327)	(268,878,104)
7.	Commissions, expenses paid and aggregate write-ins for deductions	69,148,787	78,120,634
8.	Dividends paid to policyholders	0	0
9.	Federal and foreign income taxes paid (recovered) net of $ (14,730,139) tax on capital gains (losses)	5,167,699	12,727,370
10.	Total (Lines 5 through 9)	518,397,173	574,250,727
11.	Net cash from operations (Line 4 minus Line 10)	124,391,687	214,138,123
	Cash from Investments		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	875,892,759	912,995,760
	12.2 Stocks	245,053,388	77,519,296
	12.3 Mortgage loans	42,209,684	12,181,861
	12.4 Real estate	0	0
	12.5 Other invested assets	21,227,294	18,895,354
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	71,426	46,749
	12.7 Miscellaneous proceeds	2,866,405	6,131,310
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	1,187,320,956	1,027,770,330
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	842,447,763	947,099,252
	13.2 Stocks	229,301,234	90,771,693
	13.3 Mortgage loans	27,308,400	109,318,128
	13.4 Real estate	0	0
	13.5 Other invested assets	51,119,204	78,307,573
	13.6 Miscellaneous applications	32,851,112	9,149,503
	13.7 Total investments acquired (Lines 13.1 to 13.6)	1,183,027,713	1,234,646,149
14.	Net increase (decrease) in contract loans and premium notes	2,341,534	(2,805,958)
15.	Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	1,951,709	(204,069,861)
	Cash from Financing and Miscellaneous Sources		
16.	Cash provided (applied):		
	16.1 Surplus notes, capital notes	0	0
	16.2 Capital and paid in surplus, less treasury stock	0	0
	16.3 Borrowed funds	0	0
	16.4 Net deposits on deposit-type contracts and other insurance liabilities	(117,391,352)	134,631,177
	16.5 Dividends to stockholders	0	0
	16.6 Other cash provided (applied)	(25,604,773)	26,875,587
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(142,996,125)	161,506,764
	RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18.	Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(16,652,729)	171,575,026
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	254,330,682	82,755,656
	19.2 End of year (Line 18 plus Line 19.1)	237,677,953	254,330,682

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

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident and Health	7 Fraternal	8 Other Lines of Business	9 YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts	340,139,204	327,912	0	339,811,292	0				0
2. Considerations for supplementary contracts with life contingencies	5,612,747	XXX	XXX	5,612,747		XXX	XXX		XXX
3. Net investment income	261,248,158	10,965,355	186,713	243,362,505	99,517			6,634,068	0
4. Amortization of Interest Maintenance Reserve (IMR)	3,426,144	143,197	2,449	2,959,118	1,305			320,075	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0		XXX		0
6. Commissions and expense allowances on reinsurance ceded	(2,438)	(4,035)	0	1,597	0	0	XXX	0	0
7. Reserve adjustments on reinsurance ceded	(23,607)	(23,607)	0	0	0	0	XXX		0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	16,530,801	0	0	16,530,801	0		XXX		0
8.2 Charges and fees for deposit-type contracts	0	0	0			XXX	XXX		0
8.3 Aggregate write-ins for miscellaneous income	2,607,322	438,366	0	2,174,583	0	0	0	(5,627)	0
9. Totals (Lines 1 to 8.3)	629,538,331	11,847,188	189,162	610,452,643	100,822	0	0	6,948,516	0
10. Death benefits	10,571,386	10,571,386	0	0	0	XXX	XXX		0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0			XXX	XXX		0
12. Annuity benefits	306,709,028	XXX	XXX	306,709,028	0	XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts	0	0	0				XXX		0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0				XXX		0
15. Surrender benefits and withdrawals for life contracts	302,825,418	1,762,905	444,735	300,617,778	0	XXX	XXX		0
16. Group conversions	0	0	0				XXX		0
17. Interest and adjustments on contract or deposit-type contract funds	18,398,922	0	0	18,398,922	0		XXX		0
18. Payments on supplementary contracts with life contingencies	7,402,894	0	0	7,402,894	0	XXX	XXX		0
19. Increase in aggregate reserves for life and accident and health contracts	61,378,067	(1,672,605)	(350,984)	63,554,138	(152,482)		XXX		0
20. Totals (Lines 10 to 19)	707,285,715	10,661,686	93,751	696,682,760	(152,482)	0	XXX	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	22,760,917	0	0	22,760,917	0	0	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed	11,991	11,991	0	0	0	0	XXX	0	0
23. General insurance expenses and fraternal expenses	40,398,475	258,010	0	22,949,582	42,831			17,148,052	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	3,798,809	18,673	0	3,730,515	885			48,736	0
25. Increase in loading on deferred and uncollected premiums	0	0	0				XXX		0
26. Net transfers to or (from) Separate Accounts net of reinsurance	(199,118,973)	(57,974)	0	(201,201,051)	0	0	XXX	2,140,052	0
27. Aggregate write-ins for deductions	2,740,633	(60,849)	0	812,125	1,914	0	0	1,987,443	0
28. Totals (Lines 20 to 27)	577,877,567	10,831,537	93,751	545,734,848	(106,852)	0	0	21,324,283	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	51,660,764	1,015,651	95,411	64,717,795	207,674	0	0	(14,375,767)	0
30. Dividends to policyholders and refunds to members	0	0	0				XXX		0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	51,660,764	1,015,651	95,411	64,717,795	207,674	0	0	(14,375,767)	0
32. Federal income taxes incurred (excluding tax on capital gains)	10,439,730	213,287	20,036	13,590,737	43,612			(3,427,942)	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	41,221,034	802,364	75,375	51,127,058	164,062	0	0	(10,947,825)	0
34. Policies/certificates in force end of year	69,359	3,101	26	66,171	61		XXX		0
DETAILS OF WRITE-INS									
08.301. Administrative Service Fees	2,534,411	567,515		1,972,523				(5,627)	
08.302. Other Fee Income	72,911	(129,149)		202,060					
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	2,607,322	438,366	0	2,174,583	0	0	0	(5,627)	0
2701. Securities Lending Interest Expense	1,586,219							1,586,219	
2702. Pension Expense	1,222,710	9,206		812,125	1,914			399,465	
2703. Miscellaneous Expense	1,759							1,759	
2798. Summary of remaining write-ins for Line 27 from overflow page	(70,055)	(70,055)	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	2,740,633	(60,849)	0	812,125	1,914	0	0	1,987,443	0

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

	1 Total	2 Industrial Life	3 Whole Life	4 Term Life	5 Indexed Life	6 Universal Life	7 Universal Life With Secondary Guarantees	8 Variable Life	9 Variable Universal Life	10 Credit Life (c)	11 Other Individual Life	12 YRT Mortality Risk Only
1. Premiums for life contracts (a)	327,912		99,117						228,795			
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	10,965,355		168,266			10,687,830			109,259			
4. Amortization of Interest Maintenance Reserve (IMR)	143,197		2,207			139,557			1,433			
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0											
6. Commissions and expense allowances on reinsurance ceded	(4,035)	0							(4,035)			
7. Reserve adjustments on reinsurance ceded	(23,607)								(23,607)			
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0											
8.2 Charges and fees for deposit-type contracts	0											
8.3 Aggregate write-ins for miscellaneous income	438,366	0	0	0	0	0	0	0	438,366	0	0	0
9. Totals (Lines 1 to 8.3)	11,847,188	0	269,590	0	0	10,827,387	0	0	750,211	0	0	0
10. Death benefits	10,571,386		99,888			10,246,206			225,292			
11. Matured endowments (excluding guaranteed annual pure endowments)	0											
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	0											
14. Coupons, guaranteed annual pure endowments and similar benefits	0											
15. Surrender benefits and withdrawals for life contracts	1,762,905		99,105			1,430,120			233,680			
16. Group conversions	0											
17. Interest and adjustments on contract or deposit-type contract funds	0											
18. Payments on supplementary contracts with life contingencies	0											
19. Increase in aggregate reserves for life and accident and health contracts	(1,672,605)		(181,920)			(1,582,318)			91,633			
20. Totals (Lines 10 to 19)	10,661,686	0	17,073	0	0	10,094,008	0	0	550,605	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	0	0										XXX
22. Commissions and expense allowances on reinsurance assumed	11,991	0							11,991			
23. General insurance expenses	258,010		22,422			118,088			117,500			
24. Insurance taxes, licenses and fees, excluding federal income taxes	18,673		3,829			3,304			11,540			
25. Increase in loading on deferred and uncollected premiums	0											
26. Net transfers to or (from) Separate Accounts net of reinsurance	(57,974)								(57,974)			
27. Aggregate write-ins for deductions	(60,849)	0	710	0	0	4,337	0	0	(65,896)	0	0	0
28. Totals (Lines 20 to 27)	10,831,537	0	44,034	0	0	10,219,737	0	0	567,766	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	1,015,651	0	225,556	0	0	607,650	0	0	182,445	0	0	0
30. Dividends to policyholders and refunds to members	0											
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	1,015,651	0	225,556	0	0	607,650	0	0	182,445	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	213,287		47,367			127,607			38,313			
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	802,364	0	178,189	0	0	480,043	0	0	144,132	0	0	0
34. Policies/certificates in force end of year	3,101		531			2,334			236			
DETAILS OF WRITE-INS												
08.301. Administrative Service Fees	567,515								567,515			
08.302. Other Fee Income	(129,149)								(129,149)			
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	438,366	0	0	0	0	0	0	0	438,366	0	0	0
2701. Securities Lending Interest Expense	0											
2702. Pension Expense	9,206		710			4,337			4,159			
2703. Miscellaneous Expense	0											
2798. Summary of remaining write-ins for Line 27 from overflow page	(70,055)	0	0	0	0	0	0	0	(70,055)	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	(60,849)	0	710	0	0	4,337	0	0	(65,896)	0	0	0

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

(b) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. The Company has included an immaterial block of SPWL business within the UL column.

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

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

	1 Total	2 Whole Life	3 Term Life	4 Universal Life	5 Variable Life	6 Variable Universal Life	7 Credit Life (d)	8 Other Group Life (a)	9 YRT Mortality Risk Only
1. Premiums for life contracts (b)	0								
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	186,713			186,713					
4. Amortization of Interest Maintenance Reserve (IMR)	2,449			2,449					
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0								
6. Commissions and expense allowances on reinsurance ceded	0								
7. Reserve adjustments on reinsurance ceded	0								
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0								
8.2 Charges and fees for deposit-type contracts	0								
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	189,162	0	0	189,162	0	0	0	0	0
10. Death benefits	0								
11. Matured endowments (excluding guaranteed annual pure endowments)	0								
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	0								
14. Coupons, guaranteed annual pure endowments and similar benefits	0								
15. Surrender benefits and withdrawals for life contracts	444,735			444,735					
16. Group conversions	0								
17. Interest and adjustments on contract or deposit-type contract funds	0								
18. Payments on supplementary contracts with life contingencies	0								
19. Increase in aggregate reserves for life and accident and health contracts	(350,984)			(350,984)					
20. Totals (Lines 10 to 19)	93,751	0	0	93,751	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	0								XXX
22. Commissions and expense allowances on reinsurance assumed	0								
23. General insurance expenses	0								
24. Insurance taxes, licenses and fees, excluding federal income taxes	0								
25. Increase in loading on deferred and uncollected premiums	0								
26. Net transfers to or (from) Separate Accounts net of reinsurance	0								
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	93,751	0	0	93,751	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	95,411	0	0	95,411	0	0	0	0	0
30. Dividends to policyholders and refunds to members	0								
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	95,411	0	0	95,411	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	20,036			20,036					
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	75,375	0	0	75,375	0	0	0	0	0
34. Policies/certificates in force end of year	26			26					
DETAILS OF WRITE-INS									
08.301. Administrative Service Fees	0								
08.302. Other Fee Income	0								
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0	0	0
2701. Securities Lending Interest Expense	0								
2702. Pension Expense	0								
2703. Miscellaneous Expense	0								
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0

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

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

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

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

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

	1	Deferred				6	7
		2	3	4	5	Life Contingent	
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees	Payout (Immediate and Annuitizations)	Other Annuities
1. Premiums for individual annuity contracts	339,811,292	35,408,191	170,538,591	45,936,470		87,928,040	
2. Considerations for supplementary contracts with life contingencies	5,612,747	XXX	XXX	XXX	XXX	5,612,747	XXX
3. Net investment income	243,362,505	24,259,003	76,252,397	236,498		115,225,775	27,388,832
4. Amortization of Interest Maintenance Reserve (IMR)	2,959,118	316,139	981,499	3,102		1,486,576	171,802
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0						
6. Commissions and expense allowances on reinsurance ceded	1,597	1,597					
7. Reserve adjustments on reinsurance ceded	0						
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	16,530,801			16,530,801			
8.2 Charges and fees for deposit-type contracts	0						
8.3 Aggregate write-ins for miscellaneous income	2,174,583	175,660	0	1,986,173	0	12,750	0
9. Totals (Lines 1 to 8.3)	610,452,643	60,160,590	247,772,487	64,693,044	0	210,265,888	27,560,634
10. Death benefits	0						
11. Matured endowments (excluding guaranteed annual pure endowments)	0						
12. Annuity benefits	306,709,028	60,505,339	36,403,611	15,772,698		194,027,380	
13. Disability benefits and benefits under accident and health contracts	0						
14. Coupons, guaranteed annual pure endowments and similar benefits	0						
15. Surrender benefits and withdrawals for life contracts	300,617,778	147,345,289	73,820,713	77,442,879		2,008,897	
16. Group conversions	0						
17. Interest and adjustments on contract or deposit-type contract funds	18,398,922						18,398,922
18. Payments on supplementary contracts with life contingencies	7,402,894					7,402,894	
19. Increase in aggregate reserves for life and accident and health contracts	63,554,138	(23,160,420)	88,727,234	7,602,212		(9,614,888)	
20. Totals (Lines 10 to 19)	696,682,760	184,690,208	198,951,558	100,817,789	0	193,824,283	18,398,922
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	22,760,917	1,709,206	11,180,016	3,798,518		5,681,614	391,563
22. Commissions and expense allowances on reinsurance assumed	0						
23. General insurance expenses	22,949,582	3,966,967	9,222,133	3,389,937		4,777,909	1,592,636
24. Insurance taxes, licenses and fees, excluding federal income taxes	3,730,515	434,241	1,793,271	495,087		755,937	251,979
25. Increase in loading on deferred and uncollected premiums	0						
26. Net transfers to or (from) Separate Accounts net of reinsurance	(201,201,051)	(150,007,720)		(51,193,331)			
27. Aggregate write-ins for deductions	812,125	127,947	375,488	87,138	0	166,921	54,631
28. Totals (Lines 20 to 27)	545,734,848	40,920,849	221,522,466	57,395,138	0	205,206,664	20,689,731
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	64,717,795	19,239,741	26,250,021	7,297,906	0	5,059,224	6,870,903
30. Dividends to policyholders and refunds to members	0						
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	64,717,795	19,239,741	26,250,021	7,297,906	0	5,059,224	6,870,903
32. Federal income taxes incurred (excluding tax on capital gains)	13,590,737	4,040,346	5,512,504	1,532,560		1,062,437	1,442,890
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	51,127,058	15,199,395	20,737,517	5,765,346	0	3,996,787	5,428,013
34. Policies/certificates in force end of year	66,171	24,310	18,602	8,343		14,916	
DETAILS OF WRITE-INS							
08.301. Administrative Service Fees	1,972,523	(26,400)		1,986,173		12,750	
08.302. Other Fee Income	202,060	202,060					
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	2,174,583	175,660	0	1,986,173	0	12,750	0
2701. Securities Lending Interest Expense	0						
2702. Pension Expense	812,125	127,947	375,488	87,138		166,921	54,631
2703. Miscellaneous Expense	0						
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	812,125	127,947	375,488	87,138	0	166,921	54,631

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

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

		1	Deferred				6	7
			2	3	4	5	Life Contingent Payout (Immediate and Annuitizations)	
		Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees		Other Annuities
1.	Premiums for group annuity contracts	0						
2.	Considerations for supplementary contracts with life contingencies	0	XXX	XXX	XXX	XXX		XXX
3.	Net investment income	99,517	99,517					
4.	Amortization of Interest Maintenance Reserve (IMR)	1,305	1,305					
5.	Separate Accounts net gain from operations excluding unrealized gains or losses	0						
6.	Commissions and expense allowances on reinsurance ceded	0						
7.	Reserve adjustments on reinsurance ceded	0						
8.	Miscellaneous Income:							
	8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0						
	8.2 Charges and fees for deposit-type contracts	0						
	8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0
9.	Totals (Lines 1 to 8.3)	100,822	100,822	0	0	0	0	0
10.	Death benefits	0						
11.	Matured endowments (excluding guaranteed annual pure endowments)	0						
12.	Annuity benefits	0						
13.	Disability benefits and benefits under accident and health contracts	0						
14.	Coupons, guaranteed annual pure endowments and similar benefits	0						
15.	Surrender benefits and withdrawals for life contracts	0						
16.	Group conversions	0						
17.	Interest and adjustments on contract or deposit-type contract funds	0						
18.	Payments on supplementary contracts with life contingencies	0						
19.	Increase in aggregate reserves for life and accident and health contracts	(152,482)	(152,482)					
20.	Totals (Lines 10 to 19)	(152,482)	(152,482)	0	0	0	0	0
21.	Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	0						
22.	Commissions and expense allowances on reinsurance assumed	0						
23.	General insurance expenses	42,831	42,831					
24.	Insurance taxes, licenses and fees, excluding federal income taxes	885	885					
25.	Increase in loading on deferred and uncollected premiums	0						
26.	Net transfers to or (from) Separate Accounts net of reinsurance	0						
27.	Aggregate write-ins for deductions	1,914	1,914	0	0	0	0	0
28.	Totals (Lines 20 to 27)	(106,852)	(106,852)	0	0	0	0	0
29.	Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	207,674	207,674	0	0	0	0	0
30.	Dividends to policyholders and refunds to members	0						
31.	Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	207,674	207,674	0	0	0	0	0
32.	Federal income taxes incurred (excluding tax on capital gains)	43,612	43,612					
33.	Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	164,062	164,062	0	0	0	0	0
34.	Policies/certificates in force end of year	61	61					
	DETAILS OF WRITE-INS							
08.301.	Administrative Service Fees	0						
08.302.	Other Fee Income	0						
08.303.								
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0
08.399.	Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0
2701.	Securities Lending Interest Expense	0						
2702.	Pension Expense	1,914	1,914					
2703.	Miscellaneous Expense	0						
2798.	Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0
2799.	Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	1,914	1,914	0	0	0	0	0

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

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH [(a)]

	1	Comprehensive		4	5	6	7	8	9	10	11	12	13
	Total	2 Individual	3 Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health
1. Premiums for accident and health contracts													
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income													
4. Amortization of Interest Maintenance Reserve (IMR)													
5. Separate Accounts net gain from operations excluding unrealized gains or losses													
6. Commissions and expense allowances on reinsurance ceded													
7. Reserve adjustments on reinsurance ceded													
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts													
8.2 Charges and fees for deposit-type contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income													
9. Totals (Lines 1 to 8.3)													
10. Death benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts													
14. Coupons, guaranteed annual pure endowments and similar benefits													
15. Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions													
17. Interest and adjustments on contract or deposit-type contract funds													
18. Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts													
20. Totals (Lines 10 to 19)													
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)													
22. Commissions and expense allowances on reinsurance assumed													
23. General insurance expenses													
24. Insurance taxes, licenses and fees, excluding federal income taxes													
25. Increase in loading on deferred and uncollected premiums													
26. Net transfers to or (from) Separate Accounts net of reinsurance													
27. Aggregate write-ins for deductions													
28. Totals (Lines 20 to 27)													
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)													
30. Dividends to policyholders and refunds to members													
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)													
32. Federal income taxes incurred (excluding tax on capital gains)													
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)													
34. Policies/certificates in force end of year													
DETAILS OF WRITE-INS													
08.301.													
08.302.													
08.303.													
08.398. Summary of remaining write-ins for Line 8.3 from overflow page													
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)													
2701.													
2702.													
2703.													
2798. Summary of remaining write-ins for Line 27 from overflow page													
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)													

NONE

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

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

	1 Total	2 Industrial Life	3 Whole Life	4 Term Life	5 Indexed Life	6 Universal Life	7 Universal Life With Secondary Guarantees	8 Variable Life	9 Variable Universal Life	10 Credit Life [(b)] (N/A Fraternal)	11 Other Individual Life	12 YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	200,542,731	0	3,167,130	0	0	195,332,770	0	0	2,042,831	0	0	0
2. Tabular net premiums or considerations	281,407		99,117			9			182,281			
3. Present value of disability claims incurred	0											
4. Tabular interest	12,789,874		138,033			11,276,874			1,374,967			
5. Tabular less actual reserve released	0											
6. Increase in reserve on account of change in valuation basis	0											
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve	0	XXX								XXX		
7. Other increases (net)	0											
8. Totals (Lines 1 to 7)	213,614,012	0	3,404,280	0	0	206,609,653	0	0	3,600,079	0	0	0
9. Tabular cost	3,434,584		243,816			2,701,156			489,612			
10. Reserves released by death	8,885,652		76,149			8,702,606			106,897			
11. Reserves released by other terminations (net)	1,770,784		99,105			1,455,438			216,241			
12. Annuity, supplementary contract and disability payments involving life contingencies	0											
13. Net transfers to or (from) Separate Accounts	835,313								835,313			
14. Total Deductions (Lines 9 to 13)	14,926,333	0	419,070	0	0	12,859,200	0	0	1,648,063	0	0	0
15. Reserve December 31 of current year	198,687,679	0	2,985,210	0	0	193,750,453	0	0	1,952,016	0	0	0
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	198,020,526		2,985,210			193,083,300			1,952,016			
17. Amount Available for Policy Loans Based upon Line 16 CSV	92,925,516		2,017,900			88,955,600			1,952,016			

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. The Company has included an immeterial block of SPWL business within the UL column.

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

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)
(N/A Fraternal)

	1 Total	2 Whole Life	3 Term Life	4 Variable Life	5 Universal Life	6 Variable Universal Life	7 Credit Life (b)	8 Other Group Life	9 YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year	3,588,888	0	0	0	3,588,888	0	0	0	0
2. Tabular net premiums or considerations	0								
3. Present value of disability claims incurred	0								
4. Tabular interest	191,788				191,788				
5. Tabular less actual reserve released	0								
6. Increase in reserve on account of change in valuation basis	0								
7. Other increases (net)	0								
8. Totals (Lines 1 to 7)	3,780,676	0	0	0	3,780,676	0	0	0	0
9. Tabular cost	70,858				70,858				
10. Reserves released by death	0								
11. Reserves released by other terminations (net)	471,914				471,914				
12. Annuity, supplementary contract and disability payments involving life contingencies	0								
13. Net transfers to or (from) Separate Accounts	0								
14. Total Deductions (Lines 9 to 13)	542,772	0	0	0	542,772	0	0	0	0
15. Reserve December 31 of current year	3,237,904	0	0	0	3,237,904	0	0	0	0
Cash Surrender Value and Policy Loans									
16. CSV Ending balance December 31, current year	3,051,422				3,051,422				
17. Amount Available for Policy Loans Based upon Line 16 CSV	0								

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

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

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

	1	Deferred				6	7
		2	3	4	5	Life Contingent Payout (Immediate and Annuitizations)	
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees		Other Annuities
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	4,737,180,865	578,465,892	1,875,991,940	4,788,621	0	2,277,934,412	0
2. Tabular net premiums or considerations	328,664,837	24,126,257	157,088,413	44,881,531		102,568,636	
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	276,680,078	47,588,006	27,657,804	97,775,416		103,658,852	
5. Tabular less actual reserve released	(74,993,765)	(43,857,853)	(84,625)	800,852		(31,852,139)	
6. Increase in reserve on account of change in valuation basis	(5,097,477)			(5,097,477)			
7. Other increases (net)	(957,875)	2,927,636		(3,885,511)			
8. Totals (Lines 1 to 7)	5,261,476,663	609,249,938	2,060,653,532	139,263,432	0	2,452,309,761	0
9. Tabular cost	0						
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)	361,602,740	173,339,295	95,934,358	92,329,087			
12. Annuity, supplementary contract and disability payments involving life contingencies	183,990,238					183,990,238	
13. Net transfers to or (from) Separate Accounts	(79,551,245)	(119,193,084)		39,641,839			
14. Total Deductions (Lines 9 to 13)	466,041,733	54,146,211	95,934,358	131,970,926	0	183,990,238	0
15. Reserve December 31 of current year	4,795,434,930	555,103,727	1,964,719,174	7,292,506	0	2,268,319,523	0
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	2,458,308,948	544,990,067	1,907,228,232	6,090,649			
17. Amount Available for Policy Loans Based upon Line 16 CSV	0						

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

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES [a]

(N/A Fraternal)

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	2,416,093	2,416,093	0	0	0	0	0
2. Tabular net premiums or considerations	0						
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	63,384	63,384					
5. Tabular less actual reserve released	(118,921)	(118,921)					
6. Increase in reserve on account of change in valuation basis	0						
7. Other increases (net)	0						
8. Totals (Lines 1 to 7)	2,360,556	2,360,556	0	0	0	0	0
9. Tabular cost	0						
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)	96,946	96,946					
12. Annuity, supplementary contract and disability payments involving life contingencies	0						
13. Net transfers to or (from) Separate Accounts	0						
14. Total Deductions (Lines 9 to 13)	96,946	96,946	0	0	0	0	0
15. Reserve December 31 of current year	2,263,610	2,263,610	0	0	0	0	0
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	2,263,610	2,263,610					
17. Amount Available for Policy Loans Based upon Line 16 CSV	0						

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

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. Government bonds	(a) 2,218,215	2,055,731
1.1	Bonds exempt from U.S. tax	(a)	
1.2	Other bonds (unaffiliated)	(a) 208,806,451	206,849,231
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b) 1,253,147	1,253,147
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)	12,936,685	12,976,273
2.21	Common stocks of affiliates	0	0
3.	Mortgage loans	(c) 31,193,299	31,413,749
4.	Real estate	(d)	
5	Contract loans	6,038,866	6,099,814
6	Cash, cash equivalents and short-term investments	(e) 929,703	757,964
7	Derivative instruments	(f) 0	0
8.	Other invested assets	3,787,715	3,785,037
9.	Aggregate write-ins for investment income	860,938	860,938
10.	Total gross investment income	268,025,019	266,051,884
11.	Investment expenses		(g) 4,788,902
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 14,822
13.	Interest expense		(h) 0
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income		0
16.	Total deductions (Lines 11 through 15)		4,803,724
17.	Net investment income (Line 10 minus Line 16)		261,248,160
	DETAILS OF WRITE-INS		
0901.	Securities Lending Fee	934,762	934,762
0902.	Miscellaneous	(73,824)	(73,824)
0903.			
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	860,938	860,938
1501.			
1502.			
1503.			
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		0

(a) Includes $ 5,316,370 accrual of discount less $ 22,197,828 amortization of premium and less $ 3,482,932 paid for accrued interest on purchases.

(b) Includes $ .... accrual of discount less $ .... amortization of premium and less $ .... paid for accrued dividends on purchases.

(c) Includes $ .... accrual of discount less $ .... amortization of premium and less $ .... paid for accrued interest on purchases.

(d) Includes $ .... for company's occupancy of its own buildings; and excludes $ .... interest on encumbrances.

(e) Includes $ .... accrual of discount less $ .... amortization of premium and less $ .... paid for accrued interest on purchases.

(f) Includes $ .... accrual of discount less $ .... amortization of premium.

(g) Includes $ .... investment expenses and $ .... investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.

(h) Includes $ .... interest on surplus notes and $ .... interest on capital notes.

(i) Includes $ .... depreciation on real estate and $ .... depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	433,202	0	433,202	0	0
1.1	Bonds exempt from U.S. tax			0		
1.2	Other bonds (unaffiliated)	3,650,591	(7,760,169)	(4,109,578)	(209,187)	0
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	434,419	0	434,419	0	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	67,723,622	(2,354,704)	65,368,918	(7,078,826)	0
2.21	Common stocks of affiliates	0	0	0	(33,462,613)	0
3.	Mortgage loans	0	0	0	0	0
4.	Real estate		0	0		0
5.	Contract loans	(1,154)		(1,154)		
6.	Cash, cash equivalents and short-term investments	72,580		72,580		
7.	Derivative instruments	(8,955,314)		(8,955,314)	(29,224,095)	
8.	Other invested assets	0	(739,648)	(739,648)	12,691,881	0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	63,357,946	(10,854,521)	52,503,425	(57,282,840)	0
	DETAILS OF WRITE-INS					
0901.						
0902.						
0903.						
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

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

	1	2	Ordinary		5	Group		Accident and Health			11	12
			3	4		6	7	8	9	10		
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
FIRST YEAR (other than single)												
1. Uncollected	0											
2. Deferred and accrued	0											
3. Deferred , accrued and uncollected:												
3.1 Direct	0											
3.2 Reinsurance assumed	0											
3.3 Reinsurance ceded	0											
3.4 Net (Line 1 + Line 2)	0	0	0	0	0	0	0	0	0	0	0	0
4. Advance	0											
5. Line 3.4 - Line 4	0	0	0	0	0	0	0	0	0	0	0	0
6. Collected during year:												
6.1 Direct	47,845,891			47,845,891								
6.2 Reinsurance assumed	0											
6.3 Reinsurance ceded	0											
6.4 Net	47,845,891	0	0	47,845,891	0	0	0	0	0	0	0	0
7. Line 5 + Line 6.4	47,845,891	0	0	47,845,891	0	0	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance)	0	0	0	0	0	0	0	0	0	0	0	0
9. First year premiums and considerations:												
9.1 Direct	47,845,891			47,845,891								
9.2 Reinsurance assumed	0											
9.3 Reinsurance ceded	0											
9.4 Net (Line 7 - Line 8)	47,845,891	0	0	47,845,891	0	0	0	0	0	0	0	0
SINGLE												
10. Single premiums and considerations:												
10.1 Direct	279,660,056		133	279,659,923								
10.2 Reinsurance assumed	0											
10.3 Reinsurance ceded	0											
10.4 Net	279,660,056	0	133	279,659,923	0	0	0	0	0	0	0	0
RENEWAL												
11. Uncollected	0											
12. Deferred and accrued	0											
13. Deferred, accrued and uncollected:												
13.1 Direct	0											
13.2 Reinsurance assumed	0											
13.3 Reinsurance ceded	0											
13.4 Net (Line 11 + Line 12)	0	0	0	0	0	0	0	0	0	0	0	0
14. Advance	0											
15. Line 13.4 - Line 14	0	0	0	0	0	0	0	0	0	0	0	0
16. Collected during year:												
16.1 Direct	12,700,447		394,969	12,305,478								
16.2 Reinsurance assumed	80,737		80,737									
16.3 Reinsurance ceded	147,927		147,927									
16.4 Net	12,633,257	0	327,779	12,305,478	0	0	0	0	0	0	0	0
17. Line 15 + Line 16.4	12,633,257	0	327,779	12,305,478	0	0	0	0	0	0	0	0
18. Prior year (uncollected + deferred and accrued - advance)	0	0	0	0	0	0	0	0	0	0	0	0
19. Renewal premiums and considerations:												
19.1 Direct	12,700,447		394,969	12,305,478								
19.2 Reinsurance assumed	80,737		80,737									
19.3 Reinsurance ceded	147,927		147,927									
19.4 Net (Line 17 - Line 18)	12,633,257	0	327,779	12,305,478	0	0	0	0	0	0	0	0
TOTAL												
20. Total premiums and annuity considerations:												
20.1 Direct	340,206,394	0	395,102	339,811,292	0	0	0	0	0	0	0	0
20.2 Reinsurance assumed	80,737	0	80,737	0	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	147,927	0	147,927	0	0	0	0	0	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	340,139,204	0	327,912	339,811,292	0	0	0	0	0	0	0	0

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

		Insurance										
	1	2	Ordinary		5	Group		Accident and Health			11	12
			3	4		6	7	8	9	10		
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)												
21. To pay renewal premiums	0											
22. All other	0											
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED												
23. First year (other than single):												
23.1 Reinsurance ceded	0											
23.2 Reinsurance assumed	0											
23.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0	0
24. Single:												
24.1 Reinsurance ceded	0											
24.2 Reinsurance assumed	0											
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:												
25.1 Reinsurance ceded	(2,438)		(4,035)	1,597								
25.2 Reinsurance assumed	11,991		11,991									
25.3 Net ceded less assumed	(14,429)	0	(16,026)	1,597	0	0	0	0	0	0	0	0
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6)	(2,438)	0	(4,035)	1,597	0	0	0	0	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	11,991	0	11,991	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	(14,429)	0	(16,026)	1,597	0	0	0	0	0	0	0	0
COMMISSIONS INCURRED (direct business only)												
27. First year (other than single)	2,245,686			2,245,686								
28. Single	16,101,909			16,101,909								
29. Renewal	4,413,322			4,413,322								
30. Deposit-type contract funds	0											
31. Totals (to agree with Page 6, Line 21)	22,760,917	0	0	22,760,917	0	0	0	0	0	0	0	0

EXHIBIT 2 - GENERAL EXPENSES

	Insurance 1 Life	Accident and Health 2 Cost Containment	Accident and Health 3 All Other	4 All Other Lines of Business	5 Investment	6 Fraternal	7 Total
1. Rent	752,909			1,466,227	147,124		2,366,260
2. Salaries and wages	15,630,562			6,046,247	2,838,204		24,515,013
3.11 Contributions for benefit plans for employees	1,175,517			1,906,941	502,180		3,584,638
3.12 Contributions for benefit plans for agents							0
3.21 Payments to employees under non-funded benefit plans							0
3.22 Payments to agents under non-funded benefit plans							0
3.31 Other employee welfare	108,067			227,244	2,884		338,195
3.32 Other agent welfare							0
4.1 Legal fees and expenses				118,712			118,712
4.2 Medical examination fees							0
4.3 Inspection report fees							0
4.4 Fees of public accountants and consulting actuaries	168,973			76,557			245,530
4.5 Expense of investigation and settlement of policy claims	132,446			81,127			213,573
5.1 Traveling expenses	177,753			257,006	39,708		474,467
5.2 Advertising	740,508			865,682			1,606,190
5.3 Postage, express, telegraph and telephone	407,264			324,889	1,819		733,972
5.4 Printing and stationery	160,354			16,755	0		177,109
5.5 Cost or depreciation of furniture and equipment	42,268			89,008	1,575		132,851
5.6 Rental of equipment	21,615			88,459	89		110,163
5.7 Cost or depreciation of EDP equipment and software	673,817			438,759	865		1,113,441
6.1 Books and periodicals	3,298			5,853	58		9,209
6.2 Bureau and association fees	124,678			376,478	188		501,344
6.3 Insurance, except on real estate	112,129			152,170			264,299
6.4 Miscellaneous losses	863			136,043			136,906
6.5 Collection and bank service charges	124,004			66,773			190,777
6.6 Sundry general expenses	1,113,986			1,309,848	669,866		3,093,700
6.7 Group service and administration fees				35,078			35,078
6.8 Reimbursements by uninsured plans							0
7.1 Agency expense allowance							0
7.2 Agents' balances charged off (less $ .... $ .... recovered)							0
7.3 Agency conferences other than local meetings	5,328						5,328
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		0
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		0
9.1 Real estate expenses							0
9.2 Investment expenses not included elsewhere	10,133			1,846	45,546		57,525
9.3 Aggregate write-ins for expenses	1,563,950	0	0	3,060,351	538,796	0	5,163,097
10. General expenses incurred	23,250,422	0	0	17,148,053	4,788,902	(b) 0	(a) 45,187,377
11. General expenses unpaid Dec. 31, prior year	108,556			104,430	23,935		236,921
12. General expenses unpaid Dec. 31, current year	129,890			95,799	26,738		252,427
13. Amounts receivable relating to uninsured plans, prior year							0
14. Amounts receivable relating to uninsured plans, current year							0
15. General expenses paid during year (Lines 10+11-12-13+14)	23,229,088	0	0	17,156,684	4,786,099	0	45,171,871
DETAILS OF WRITE-INS							
09.301. Equipment and software maintenance	976,518			2,473,250	100,956		3,550,724
09.302. Consulting	587,432			587,101	437,840		1,612,373
09.303.							
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0	0
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	1,563,950	0	0	3,060,351	538,796	0	5,163,097

(a) Includes management fees of $ 42,236,948 to affiliates and $ 100,698 to non-affiliates.

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

1. Charitable ......$; 2. Institutional ..$; 3. Recreational and Health .$; 4. Educational ....$
5. Religious ....$; 6. Membership .$; 7. Other ....$; 8. Total ....$ 0

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

	Insurance 1 Life	2 Accident and Health	3 All Other Lines of Business	4 Investment	5 Fraternal	6 Total
1. Real estate taxes						0
2. State insurance department licenses and fees	1,133,937					1,133,937
3. State taxes on premiums	384,139					384,139
4. Other state taxes, including $ .... for employee benefits	1,479,035		2,063	637		1,481,735
5. U.S. Social Security taxes	640,548		45,919	14,185		700,652
6. All other taxes	113,168					113,168
7. Taxes, licenses and fees incurred	3,750,827	0	47,982	14,822	0	3,813,631
8. Taxes, licenses and fees unpaid Dec. 31, prior year	416,636					416,636
9. Taxes, licenses and fees unpaid Dec. 31, current year	866,873					866,873
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	3,300,590	0	47,982	14,822	0	3,363,394

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health
1. Applied to pay renewal premiums		
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4		
6. Paid in cash		
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8		
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year		
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14		
16. Total from prior year		
17. Total dividends or refunds (Lines 9 + 15 - 16)		
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		

NONE

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total (a)	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0100001. 58 CSO/CET 3.5% CRVM 66-74	960,657		960,657		
0100002. 58 CSO/CET 4% CRVM 75-79	839,594		839,594		
0100003. 58 CSO/CET 4.5% CRVM 80-82	376,116		376,116		
0100004. 80 CSO/CET 6% CRVM 83-86	116,406,402		114,932,706		1,473,696
0100005. 80 CSO/CET 5.5% CRVM 87-92	80,977,521		79,213,314		1,764,207
0100006. 80 CSO/CET 5% CRVM 93-94	358,959		358,959		
0100007. 80 CSO/CET 4.5% CRVM 86-91, 95	2,006,315		2,006,315		
0199997. Totals (Gross)	201,925,564	0	198,687,661	0	3,237,903
0199998. Reinsurance ceded	0				
0199999. Life Insurance: Totals (Net)	201,925,564	0	198,687,661	0	3,237,903
0200001. 71IAM 5.50% 80-82	4,528,002	XXX	4,528,002	XXX	
0200002. 71IAM 4.00% 75-79	3,293,362	XXX	3,293,362	XXX	
0200003. 83a 8.75% CARVM, Deferred 83	1,253,965	XXX	1,253,965	XXX	
0200004. 83a 8.50% CARVM, Deferred 84-85	1,417,044	XXX	1,417,044	XXX	
0200005. 83a 7.25% CARVM, Deferred 86, 89	8,300,865	XXX	8,300,865	XXX	
0200006. 83a 7.00% CARVM, Deferred 88-89	18,848,018	XXX	18,596,554	XXX	251,464
0200007. 83a 6.75% CARVM, Deferred 87, 91	18,502,961	XXX	18,156,929	XXX	346,032
0200008. 83a 6.50% CARVM, Deferred 87, 90	18,327,601	XXX	17,659,111	XXX	668,490
0200009. 83a 6.25% CARVM, Deferred 92	9,255,611	XXX	8,939,980	XXX	315,631
0200010. 83a 6.00% CARVM, Deferred 95, 00	3,779,485	XXX	3,748,524	XXX	30,961
0200011. 83a 5.75% CARVM, Deferred 93-94, 96-97, 00-02	10,478,130	XXX	10,064,556	XXX	413,574
0200012. 83a 5.50% CARVM, Deferred 94, 96-98, 01-02	8,375,241	XXX	8,250,201	XXX	125,040
0200013. 83a 5.25% CARVM, Deferred 99, 03, 09	33,024,258	XXX	33,024,258	XXX	
0200014. 83a 5.00% CARVM, Deferred 03, 04, 08	1,498,100	XXX	1,498,100	XXX	
0200015. 83a 4.75% CARVM, Deferred 04-07, 10	2,593,794	XXX	2,593,794	XXX	
0200016. 83a 4.50% CARVM, Deferred 05, 11	2,717,371	XXX	2,717,371	XXX	
0200017. 83a 4.00% CARVM, Deferred 12,14	367,960	XXX	367,960	XXX	
0200018. 83a 3.75% CARVM, Deferred 13	1,915,491	XXX	1,912,878	XXX	2,613
0200019. 83a 3.25% CARVM, Deferred 20	423,770	XXX	423,770	XXX	
0200020. a2000 5.25% CARVM, Deferred 03, 09	121,981	XXX	121,981	XXX	
0200021. a2000 5.00% CARVM, Deferred 04, 07-09	74,424,030	XXX	74,424,030	XXX	
0200022. a2000 4.75% CARVM, Deferred 05-08, 10	173,056,019	XXX	173,056,019	XXX	
0200023. a2000 4.50% CARVM, Deferred 06, 10-11	18,401,153	XXX	18,401,153	XXX	
0200024. a2000 4.25% CARVM, Deferred 11	6,637,705	XXX	6,637,705	XXX	
0200025. a2000 4.00% CARVM, Deferred 12,14	60,237,020	XXX	60,237,020	XXX	
0200026. a2000 3.75% CARVM, Deferred 12-13	29,205,870	XXX	29,205,870	XXX	
0200027. 2012 IAR 4.00%, Deferred 15-16	8,877,274	XXX	8,877,274	XXX	
0200028. 2012 IAR 3.75%, Deferred 15-19	1,859,906,830	XXX	1,859,797,025	XXX	109,805
0200029. 2012 IAR 3.25%, Deferred 20	164,994,371	XXX	164,994,371	XXX	
0200030. AG 43	1,201,857	XXX	1,201,857	XXX	
0200031. 83a 8.25% Immediate 90-91	196,901	XXX	196,901	XXX	
0200032. 83a 8.00% Immediate 87	268,185	XXX	268,185	XXX	
0200033. 83a 7.50% Immediate 85-94	437,907,130	XXX	437,907,130	XXX	
0200034. 83a 7.00% Immediate 93-94	16,882,231	XXX	16,882,231	XXX	
0200035. 83a 6.50% Immediate 86, 94	2,638,817	XXX	2,638,817	XXX	
0200036. 83a 3.25% Immediate 86, 89	130,907	XXX	130,907	XXX	
0200037. a2000 6.50% Immediate 02	147,389	XXX	147,389	XXX	
0200038. a2000 6.00% Immediate 03	815,801	XXX	815,801	XXX	
0200039. a2000 5.50% Immediate 07-08	53,573,490	XXX	53,573,490	XXX	
0200040. a2000 5.25% Immediate 06	17,803,222	XXX	17,803,222	XXX	
0200041. a2000 5.05% Immediate 04	5,967,537	XXX	5,967,537	XXX	
0200042. a2000 5.00% Immediate 09	49,544,291	XXX	49,544,291	XXX	
0200043. a2000 4.95% Immediate 05	9,858,549	XXX	9,858,549	XXX	
0200044. a2000 4.25% Immediate 10	78,217,599	XXX	78,217,599	XXX	
0200045. a2000 3.95% Immediate 11	55,520,566	XXX	55,520,566	XXX	
0200046. a2000 3.70% Immediate 14	80,811,804	XXX	80,811,804	XXX	
0200047. a2000 3.55% Immediate 12	2,259,233	XXX	2,259,233	XXX	
0200048. a2000 3.50% Immediate 12	57,131,805	XXX	57,131,805	XXX	
0200049. a2000 3.40% Immediate 13	31,329,757	XXX	31,329,757	XXX	
0200050. 2012 IAR 4.00% Immediate 15-16	534,086,470	XXX	534,086,470	XXX	
0200051. 2012 IAR 3.75% Immediate 17	293,014,642	XXX	293,014,642	XXX	
0200052. 2012 IAR VM-22 Non-Jumbo [4.00%, 4.50%) 18-19	107,552,201	XXX	107,552,201	XXX	
0200053. 2012 IAR VM-22 Non-Jumbo [3.50%, 4.00%) 18-19	123,631,394	XXX	123,631,394	XXX	
0200054. 2012 IAR VM-22 Non-Jumbo [3.00%, 3.50%) 18-20	140,908,621	XXX	140,908,621	XXX	
0200055. 2012 IAR VM-22 Non-Jumbo [2.50%, 3.00%) 18-20	45,588,332	XXX	45,588,332	XXX	
0200056. 2012 IAR VM-22 Non-Jumbo [2.00%, 2.50%) 20	22,564,383	XXX	22,564,383	XXX	
0200057. 2012 IAR VM-22 Non-Jumbo [1.50%, 2.00%) 20	8,452,597	XXX	8,452,597	XXX	
0299997. Totals (Gross)	4,722,768,993	XXX	4,720,505,383	XXX	2,263,610
0299998. Reinsurance ceded	636,508	XXX	636,508	XXX	
0299999. Annuities: Totals (Net)	4,722,132,485	XXX	4,719,868,875	XXX	2,263,610
0300001. 83a 8.25% Immediate 90-91	92,023		92,023		
0300002. 83a 8.00% Immediate 87	62,491		62,491		
0300003. 83a 7.75% Immediate 92	104,521		104,521		
0300004. 83a 7.25% Immediate 95	180,955		180,955		
0300005. 83a 7.00% Immediate 93	38,001		38,001		
0300006. 83a 6.75% Immediate 96-97	1,071,614		1,071,614		
0300007. 83a 6.50% Immediate 94	42,343		42,343		
0300008. 83a 3.25% Immediate 89	416,446		416,446		
0300009. a2000 7.00% Immediate 00	160,532		160,532		
0300010. a2000 6.75% Immediate 01	77,110		77,110		
0300011. a2000 6.50% Immediate 02	142,980		142,980		
0300012. a2000 6.25% Immediate 98-99	145,549		145,549		
0300013. a2000 6.00% Immediate 03	422,462		422,462		
0300014. a2000 4.80% Immediate 07	722,824		722,824		
0300015. a2000 4.70% Immediate 08	371,646		371,646		
0300016. a2000 4.60% Immediate 06	212,658		212,658		
0300017. a2000 4.50% Immediate 09	871,620		871,620		

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total (a)	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0300018. a2000 4.20% Immediate 10	3,489,077		3,489,077		
0300019. a2000 4.00% Immediate 04-05	1,127,354		1,127,354		
0300020. a2000 3.50% Immediate 14	4,600,446		4,600,446		
0300021. a2000 3.25% Immediate 11, 13	5,781,848		5,781,848		
0300022. a2000 2.95% Immediate 12, 14	3,354,940		3,354,940		
0300023. 2012 IAR 4.00% Immediate 15-16	11,537,065		11,537,065		
0300024. 2012 IAR 3.75% Immediate 17	5,325,856		5,325,856		
0300025. 2012 IAR VM-22 Non-Jumbo [4.00%, 4.50%) 18-19	7,152,252		7,152,252		
0300026. 2012 IAR VM-22 Non-Jumbo [3.50%, 4.00%) 18-19	5,047,812		5,047,812		
0300027. 2012 IAR VM-22 Non-Jumbo [3.00%, 3.50%) 18-20	8,318,129		8,318,129		
0300028. 2012 IAR VM-22 Non-Jumbo [2.50%, 3.00%) 18-20	9,176,431		9,176,431		
0300029. 2012 IAR VM-22 Non-Jumbo [2.00%, 2.50%) 20	4,272,295		4,272,295		
0300030. 2012 IAR VM-22 Non-Jumbo [1.50%, 2.00%) 20	1,246,776		1,246,776		
0399997. Totals (Gross)	75,566,056	0	75,566,056	0	0
0399998. Reinsurance ceded	0				
0399999. SCWLC: Totals (Net)	75,566,056	0	75,566,056	0	0
0400001. UNEARNED PREMIUM	10		10		
0499997. Totals (Gross)	10	0	10	0	0
0499998. Reinsurance ceded	0				
0499999. Accidental Death Benefits: Totals (Net)	10	0	10	0	0
0500001. 58 CSO 52 DB 3%	7		7		
0599997. Totals (Gross)	7	0	7	0	0
0599998. Reinsurance ceded	0				
0599999. Disability-Active Lives: Totals (Net)	7	0	7	0	0
0699998. Reinsurance ceded	0				
0699999. Disability-Disabled Lives: Totals (Net)	0	0	0	0	0
0799998. Reinsurance ceded	0				
0799999. Miscellaneous Reserves: Totals (Net)	0	0	0	0	0
9999999. Totals (Net) - Page 3, Line 1	4,999,624,122	0	4,994,122,609	0	5,501,513

(a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contracts in Column 2 that no longer contain a mortality risk are Life Insurance $; Annuities $ 66,589,875 ; Supplementary Contracts with Life Contingencies $ 3,542,652 ; Accidental Death Benefits $; Disability - Active Lives $; Disability - Disabled Lives $; Miscellaneous Reserves $.

EXHIBIT 5 - INTERROGATORIES

1.1 Has the reporting entity ever issued both participating and non-participating contracts? Yes [ ] No [X]
1.2 If not, state which kind is issued.
Non-participating
2.1 Does the reporting entity at present issue both participating and non-participating contracts? Yes [ ] No [X]
2.2 If not, state which kind is issued.
Non-participating
3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? Yes [X] No [ ]
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [ ] No [X]
If so, state:
4.1 Amount of insurance? $
4.2 Amount of reserve? $
4.3 Basis of reserve:
4.4 Basis of regular assessments:
4.5 Basis of special assessments:
4.6 Assessments collected during the year $
5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.
6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [X] No [ ]
6.1 If so, state the amount of reserve on such contracts on the basis actually held: $ 165,284,979
6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: $ 196,785,470
Attach statement of methods employed in their valuation.
7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [ ] No [X]
7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements $
7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
7.3 State the amount of reserves established for this business: $
7.4 Identify where the reserves are reported in the blank:
8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [ ] No [X]
8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: $
8.2 State the amount of reserves established for this business: $
8.3 Identify where the reserves are reported in the blank:
9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [X] No [ ]
9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: $ 843,940,277
9.2 State the amount of reserves established for this business: $ 23,587,626
9.3 Identify where the reserves are reported in the blank:
Exhibit 5 - Annuities

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

1 Description of Valuation Class	Valuation Basis 2 Changed From	 3 Changed To	4 Increase in Actuarial Reserve Due to Change
Variable Deferred Annuities		VA Reform	(5,097,477)
0199999. Subtotal (Page 7, Line 6)	XXX	XXX	(5,097,477)
9999999 - Total (Column 4, only)			(5,097,477)

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS [a]

	1	Comprehensive		4	5	6	7	8	9	10	11	12	13
		2	3										
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health
ACTIVE LIFE RESERVE													
1. Unearned premium reserves													
2. Additional contract reserves (b)													
3. Additional actuarial reserves-Asset/Liability analysis													
4. Reserve for future contingent benefits													
5. Reserve for rate credits													
6. Aggregate write-ins for reserves													
7. Totals (Gross)													
8. Reinsurance ceded													
9. Totals (Net)													
CLAIM RESERVE													
10. Present value of amounts not yet due on claims													
11. Additional actuarial reserves-Asset/Liability analysis													
12. Reserve for future contingent benefits													
13. Aggregate write-ins for reserves													
14. Totals (Gross)													
15. Reinsurance ceded													
16. Totals (Net)													
17. TOTAL (Net)													
18. TABULAR FUND INTEREST													
DETAILS OF WRITE-INS													
0601.													
0602.													
0603.													
0698. Summary of remaining write-ins for Line 6 from overflow page													
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)													
1301.													
1302.													
1303.													
1398. Summary of remaining write-ins for Line 13 from overflow page													
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)													

NONE

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

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

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1 Total	2 Guaranteed Interest Contracts	3 Annuities Certain	4 Supplemental Contracts	5 Dividend Accumulations or Refunds	6 Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	1,124,071,399	807,195,372	245,535,091	69,675,299	0	1,665,637
2. Deposits received during the year	4,429,224,101	4,364,776,700	53,585,373	9,019,424	0	1,842,604
3. Investment earnings credited to the account	11,173,760	1,314,325	8,174,097	1,678,721	0	6,617
4. Other net change in reserves	0	0	0	0	0	0
5. Fees and other charges assessed	0	0	0	0	0	0
6. Surrender charges	0	0	0	0	0	0
7. Net surrender or withdrawal payments	4,557,789,214	4,487,028,640	51,601,627	17,182,492	0	1,976,455
8. Other net transfers to or (from) Separate Accounts	0	0	0	0	0	0
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	1,006,680,046	686,257,757	255,692,934	63,190,952	0	1,538,403
10. Reinsurance balance at the beginning of the year	0	0	0	0	0	0
11. Net change in reinsurance assumed	0	0	0	0	0	0
12. Net change in reinsurance ceded	0	0	0	0	0	0
13. Reinsurance balance at the end of the year (Lines 10+11-12)	0	0	0	0	0	0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	1,006,680,046	686,257,757	255,692,934	63,190,952	0	1,538,403

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct	1,083			1,083							
1.2 Reinsurance assumed	0										
1.3 Reinsurance ceded	0										
1.4 Net	1,083	0	0	1,083	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted 2.11 Direct	0										
2.12 Reinsurance assumed	0										
2.13 Reinsurance ceded	0										
2.14 Net	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	0	0	0
2.2 Other 2.21 Direct	80,046				80,046						
2.22 Reinsurance assumed	0										
2.23 Reinsurance ceded	0										
2.24 Net	80,046	0	(b) 0	(b) 0	80,046	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
3. Incurred but unreported:											
3.1 Direct	134,000		134,000								
3.2 Reinsurance assumed	0										
3.3 Reinsurance ceded	0										
3.4 Net	134,000	0	(b) 134,000	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
4. TOTALS 4.1 Direct	215,129	0	134,000	1,083	80,046	0	0	0	0	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
4.4 Net	215,129	(a) 0	(a) 134,000	1,083	80,046	0	(a) 0	0	0	0	0

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

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance $ .... Individual Annuities $ .... , Credit Life (Group and Individual) $ .... , and Group Life $ .... , are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health $ .... Credit (Group and Individual) Accident and Health $ .... , and Other Accident and Health $ .... are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1	2	Ordinary			6	Group		Accident and Health		
	Total	Industrial Life (a)	3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts	Credit Life (Group and Individual)	7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	324,679,639		10,938,058	306,418,733	7,322,848						
1.2 Reinsurance assumed	300,711			300,711							
1.3 Reinsurance ceded	380,170		375,672	4,498							
1.4 Net	(d) 324,600,180	0	10,562,386	306,714,946	7,322,848	0	0	0	0	0	0
2. Liability December 31, current year from Part 1:											
2.1 Direct	215,129	0	134,000	1,083	80,046	0	0	0	0	0	0
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
2.4 Net	215,129	0	134,000	1,083	80,046	0	0	0	0	0	0
3. Amounts recoverable from reinsurers December 31, current year	6,017			6,017							
4. Liability December 31, prior year:											
4.1 Direct	125,984	0	125,000	984	0	0	0	0	0	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
4.4 Net	125,984	0	125,000	984	0	0	0	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year	0		0	0							
6. Incurred Benefits											
6.1 Direct	324,768,784	0	10,947,058	306,418,832	7,402,894	0	0	0	0	0	0
6.2 Reinsurance assumed	300,711	0	0	300,711	0	0	0	0	0	0	0
6.3 Reinsurance ceded	386,187	0	375,672	10,515	0	0	0	0	0	0	0
6.4 Net	324,683,308	0	10,571,386	306,709,028	7,402,894	0	0	0	0	0	0

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

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

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

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

EXHIBIT OF NON-ADMITTED ASSETS

		1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1.	Bonds (Schedule D)	0	0	0
2.	Stocks (Schedule D):			
	2.1 Preferred stocks	0	0	0
	2.2 Common stocks	0	0	0
3.	Mortgage loans on real estate (Schedule B):			
	3.1 First liens	0	0	0
	3.2 Other than first liens			0
4.	Real estate (Schedule A):			
	4.1 Properties occupied by the company			0
	4.2 Properties held for the production of income			0
	4.3 Properties held for sale			0
5.	Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)	0	0	0
6.	Contract loans	0	0	0
7.	Derivatives (Schedule DB)	0	0	0
8.	Other invested assets (Schedule BA)	711,182	888,526	177,344
9.	Receivables for securities	0	0	0
10.	Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11.	Aggregate write-ins for invested assets	0	0	0
12.	Subtotals, cash and invested assets (Lines 1 to 11)	711,182	888,526	177,344
13.	Title plants (for Title insurers only)			0
14.	Investment income due and accrued	0	0	0
15.	Premiums and considerations:			
	15.1 Uncollected premiums and agents' balances in the course of collection			0
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			0
	15.3 Accrued retrospective premiums and contracts subject to redetermination			0
16.	Reinsurance:			
	16.1 Amounts recoverable from reinsurers	0		0
	16.2 Funds held by or deposited with reinsured companies			0
	16.3 Other amounts receivable under reinsurance contracts	0	0	0
17.	Amounts receivable relating to uninsured plans			0
18.1	Current federal and foreign income tax recoverable and interest thereon		0	0
18.2	Net deferred tax asset	0	0	0
19.	Guaranty funds receivable or on deposit	0	0	0
20.	Electronic data processing equipment and software			0
21.	Furniture and equipment, including health care delivery assets			0
22.	Net adjustment in assets and liabilities due to foreign exchange rates			0
23.	Receivables from parent, subsidiaries and affiliates	0	0	0
24.	Health care and other amounts receivable	96,081	62,243	(33,838)
25.	Aggregate write-ins for other than invested assets	0	37,730	37,730
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	807,263	988,499	181,236
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28.	Total (Lines 26 and 27)	807,263	988,499	181,236
	DETAILS OF WRITE-INS			
1101.			0	0
1102.			0	0
1103.			0	0
1198.	Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199.	Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501.	Prepaid Expense		37,730	37,730
2502.			0	0
2503.			0	0
2598.	Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	0	37,730	37,730

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

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

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

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

	SSAP #	F/S Page	F/S Line #	2020	2019
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	xxx	xxx	xxx	86,340,569	13,125,217
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP				—	—
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP				—	—
(4) NAIC SAP (1-2-3=4)	xxx	xxx	xxx	86,340,569	13,125,217
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	xxx	xxx	xxx	1,302,297,697	1,271,343,713
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP				—	—
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP				—	—
(8) NAIC SAP (5-6-7=8)	xxx	xxx	xxx	1,302,297,697	1,271,343,713

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

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

C. Accounting Policy

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

In addition, the Company uses the following accounting policies:

(1) Short-term investments are stated at amortized cost.

(2) Bonds not backed by other loans are stated at either amortized cost using the interest method or the lower of amortized cost or fair market value.

(3) Unaffiliated common stocks are stated at fair market value, except for Federal Home Loan Bank (FHLB) stock, which is carried at cost, adjusted for stock dividends, and is restricted. Common stocks of non-life subsidiaries and non-life affiliates in which the Company has an interest of 10% or more are carried on the GAAP equity basis.

(4) Preferred stocks are stated at either cost or the lower of cost or fair market value.

(5) Mortgage loans on real estate are stated at the aggregate unpaid principal balance plus unamortized premium less unaccrued discount.

(6) Loan-backed and structured securities are stated at amortized cost, except those with an initial NAIC designation of 6, which are stated at the lower of amortized cost or fair value. Loan-backed and structured securities with an initial NAIC designation of 6 could have a final designation of 1 through 5 as determined by the SVO financial modeling process. The retrospective adjustment method is used to determine amortized cost for all loan-backed and structured securities, except for those which an other-than-temporary impairment has been recognized, which use the prospective adjustment method to determine amortized cost.

(7) The Company owns 100% of the capital stock of National Integrity, which is stated at statutory equity.

(8) The Company has investments in joint ventures organized as limited partnerships or limited liability companies. The Company carries these interests based on the underlying GAAP equity of the investee. Undistributed earnings allocated to the Company are reported in the change in net unrealized capital gains or losses. Distributions from earnings of the entity are reported as net investment income when received. Because of the indirect nature of these investments, there is an inherent reduction in transparency and liquidity and increased complexity in valuing the underlying investments. As a result, these investments are actively managed by Company management via detailed evaluation of the investment performance relative to risk.

(9) The Company utilizes customized call options to hedge the S&P 500 and Goldman Sachs Multi-Asset Class index exposure embedded in equity indexed annuities. The Company purchases and writes call options to correlate with changes in the annuity features due to movements in the S&P 500 and the Goldman Sachs Multi-Asset Class index. At the beginning of these contracts, a premium is either paid or received for transferring the related risk. The Company retains basis risk and risk associated with actual versus expected assumptions for mortality and lapse rates. The call options are not designated as a hedge for accounting purposes and are carried at fair value on the balance sheet with changes in fair value recorded in surplus. The related gains and losses from terminations or expirations are recorded in realized capital gains and losses.

(10) Anticipated investment income is not a factor in calculating deficiency reserves.

(11) The Company had no accident and health contracts on its books during the statement periods.

(12) The Company does not own capitalizable assets. Therefore, the Company does not have a capitalization policy.

(13) The Company has no pharmaceutical rebate receivables on its books during the statement periods.

(14) The Company monitors investments to determine if there has been an other-than-temporary decline in fair value. Factors management considers for each identified security include the following:

- the length of time and the extent to which the fair value is below the book/adjusted carry value;
- the financial condition and near term prospects of the issuer, including specific events that may affect its operations;
- for equity securities and debt securities with credit related declines in fair value, the Company’s intent and ability to hold the security long enough for it to recover its value to book/adjusted carry value;
- for debt securities with interest related declines in fair value, the Company’s intent to sell the security before recovery of its book/adjusted carry value;
- for loan-backed securities, the Company’s intent and ability to hold the security long enough for it to recover its value to book/adjusted carry value;
- for loan-backed securities, the Company’s intent to sell the security before recovery of its book/adjusted carry value.

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

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

2. Accounting Changes and Correction of Errors

Effective January 1, 2020, the Company updated its valuation methodologies on certain reserves related to variable annuities. This resulted in a change of statutory reserve valuation that is required to be recorded directly to surplus rather than through the Increase in Aggregate Reserves for Life and Accident and Health Contracts in the Summary of Operations. The Company has recorded $5.1 million as an increase to surplus as a result of the change in valuation bases through the Change in Reserve on Account of Change in Valuation Basis on the Summary of Operations.

Effective January 1, 2019, the Company changed its deferred tax assets admission calculation related to clarification updates to Statement of Statutory Accounting Principles 101 - Income Taxes, Exhibit A - Implementation Question and Answers, in the Accounting Practices & Procedures Manual. The Company has recorded an $11.5 million increase to surplus as a result of the change in application of the admission criteria through the Cumulative Effect of Changes in Accounting Principles on the Summary of Operations.

3. Business Combinations and Goodwill. None.

4. Discontinued Operations. None.

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

(1) The minimum and maximum lending rates for mortgage loans issued during 2020 were:

Farm Loans	None
City Loans	4.65% and 4.65%
Purchase money mortgages	None
Mezzanine Loans	None

(2) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgages was: 80%

	Current Year	Prior Year
(3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total:	—	—

(4) Age Analysis of Mortgage Loans and Identification of Mortgage Loans in Which the Insurer is a Participant or Co-lender in a Mortgage Loan Agreement:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Recorded Investment (All)							
(a) Current	—	—	—	—	653,394,117	—	653,394,117
(b) 30 - 59 Days Past Due	—	—	—	—	—	—	—
(c) 60 - 89 Days Past Due	—	—	—	—	—	—	—
(d) 90 - 179 Days Past Due	—	—	—	—	—	—	—
(e) 180+ Days Past Due	—	—	—	—	—	—	—
2. Accruing Interest 90 - 179 Days Past Due							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Interest Accrued	—	—	—	—	—	—	—
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Interest Accrued	—	—	—	—	—	—	—
4. Interest Reduced							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Number of Loans	—	—	—	—	—	—	—
(c) Percent Reduced	—	—	—	—	—	—	—
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment	—	—	—	—	—	—	—
b. Prior Year							
1. Recorded Investment							
(a) Current	—	—	—	—	668,295,400	0	668,295,400
(b) 30 - 59 Days Past Due	—	—	—	—	—	—	—
(c) 60 - 89 Days Past Due	—	—	—	—	—	—	—
(d) 90 - 179 Days Past Due	—	—	—	—	—	—	—
(e) 180+ Days Past Due	—	—	—	—	—	—	—
2. Accruing Interest 90 - 179 Days Past Due							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Interest Accrued	—	—	—	—	—	—	—
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Interest Accrued	—	—	—	—	—	—	—
4. Interest Reduced							—
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Number of Loans	—	—	—	—	—	—	—
(c) Percent Reduced	—	—	—	—	—	—	—
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment	—	—	—	—	—	—	—

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

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. With Allowance for Credit Losses	—	—	—	—	—	—	—
2. No Allowance for Credit Losses	—	—	—	—	—	—	—
3. Total (1+2)	—	—	—	—	—	—	—
4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on a mortgage loan	—	—	—	—	—	—	—
b. Prior Year							
1. With Allowance for Credit Losses	—	—	—	—	—	—	—
2. No Allowance for Credit Losses	—	—	—	—	—	—	—
3. Total (1+2)	—	—	—	—	—	—	—
4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on a mortgage loan	—	—	—	—	—	—	—

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

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

(7) Allowance for Credit Losses:

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

(8) Mortgage Loans Derecognized as a Result of Foreclosure. None

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

B. Debt Restructuring. None.

C. Reverse Mortgages. None.

D. Loan-Backed Securities

(1) Prepayment assumptions are derived from Bloomberg and broker dealer prepayment models or from empirical data.

(2) The Company had no other-than-temporary impairments on loan-backed and structured securities for the year ended December 31, 2020, due to the intent to sell the security or the inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis of the security.

(3) The following is a list of each loan-backed and structured security with a recognized other-than-temporary impairment, for the year ended December 31, 2020, as the present value of future cash flows expected to be collected is less than the amortized cost basis of the securities:

1	2	3	4	5	6	7
CUSIP	Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Recognized Other-Than-Temporary Impairment	Amortized Cost After Other-Than-Temporary Impairment	Fair Value at time of OTTI	Date of Financial Statement Where Reported
12667G-BD-4	473,530	471,702	1,828	471,702	471,690	09/30/2020
93935B-AH-3	609,224	593,759	15,465	593,759	591,871	09/30/2020
Total	XXX	XXX	17,293	XXX	XXX	XXX

(4) The following is an aggregate total of all impaired loan-backed securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss, including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains as of December 31, 2020:

a. The aggregate amount of unrealized losses:		
1. Less than 12 Months	$	4,575,160
2. 12 Months or Longer	$	2,946,992
b. The aggregate related fair value of securities with unrealized losses:		
1. Less than 12 Months	$	268,139,370
2. 12 Months or Longer	$	182,974,350

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

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

At December 31, 2020, the Company has loaned $135.9 million and $15.7 million (fair value) in the general and separate account, respectively, of various debt securities, preferred stocks and common stocks as part of a securities lending program administered by Deutsche Bank. At December 31, 2019, the Company had loaned $149.4 million and $24.3 million (fair value) in the general and separate account, respectively, of various debt securities, preferred stocks and common stocks as part of a securities lending program administered by Deutsche Bank. The Company maintains effective control over all loaned securities and, therefore, continues to report such securities as invested assets in the balance sheets. There is no difference in the policy and procedures for the separate account.

Collateral for separate account securities lent is held in the general account with a corresponding payable and receivable between the general and separate accounts. The corresponding payable and receivable is included in the due to/from general account/separate account line on the balance sheets and was $16.0 million and $24.8 million at December 31, 2020 and 2019, respectively.

(1) The Company requires at the initial transaction that the fair value of the cash collateral received must be equal to 102% of the fair value of the loaned securities. The Company monitors the ratio of the fair value of the collateral to loaned securities to ensure it does not fall below 100%. If the fair value of the collateral falls below 100% of the fair value of the securities loaned, the Company non-admits that portion of the loaned security. At December 31, 2020 and 2019, the Company did not non-admit any portion of the loaned securities.

(2) Not Applicable.

(3) Collateral Received

a. Aggregate Amount Collateral Received

	(1) Fair Value
1. Securities Lending	
(a) Open	154,910,908
(b) 30 Days or Less	—
(c) 31 to 60 Days	—
(d) 61 to 90 Days	—
(e) Greater Than 90 Days	—
(f) Subtotal	154,910,908
(g) Securities Received	—
(h) Total Collateral Received	154,910,908
2. Dollar Repurchase Agreement	
(a) Open	—
(b) 30 Days or Less	—
(c) 31 to 60 Days	—
(d) 61 to 90 Days	—
(e) Greater Than 90 Days	—
(f) Subtotal	—
(g) Securities Received	—
(h) Total Collateral Received	—

b. The fair value of that collateral and of the portion of that collateral that it has sold or repledged is $154.9 million.

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

(4) The Company reports all collateral on the balance sheet with an offsetting liability recognized for the obligation to return the collateral. Collateral for the securities lending program is either managed by an affiliated agent of the Company or is managed by Deutsche Bank, an unaffiliated agent. Collateral managed by an affiliated agent is invested primarily in investment-grade debt securities and cash equivalents and is included in the applicable amount on the balance sheet because the funds are available for the general use of the Company. Collateral managed by an unaffiliated agent is invested in cash equivalents and is included in securities lending reinvested collateral assets on the balance sheet at December 31, 2020 and 2019.

(5) Collateral Reinvestment

a. Aggregate Amount Collateral Reinvested

	(1) Amortized Cost	(2) Fair Value
1. Securities Lending		
(a) Open	—	—
(b) 30 Days or Less	51,301,490	51,279,838
(c) 31 to 60 Days	9,595,531	9,588,234
(d) 61 to 90 Days	12,595,596	12,585,204
(e) 91 to 120 Days	3,595,072	3,592,537
(f) 121 to 180 Days	7,510,168	7,509,002
(g) 181 to 365 Days	8,059,590	8,061,275
(h) 1 to 2 years	27,950,000	27,974,399
(i) 2 to 3 years	—	—
(j) Greater than 3 years	34,320,419	34,320,419
(k) Subtotal	154,927,866	154,910,908
(l) Securities Received	—	—
(m) Total Collateral Reinvested	154,927,866	154,910,908
2. Dollar Repurchase Agreement		
(a) Open	—	—
(b) 30 Days or Less	—	—
(c) 31 to 60 Days	—	—
(d) 61 to 90 Days	—	—
(e) 91 to 120 Days	—	—
(f) 121 to 180 Days	—	—
(g) 181 to 365 Days	—	—
(h) 1 to 2 years	—	—
(i) 2 to 3 years	—	—
(j) Greater than 3 years	—	—
(k) Subtotal	—	—
(l) Securities Received	—	—
(m) Total Collateral Reinvested	—	—

b. At December 31, 2020, all of the collateral held for the securities lending program was invested in tradable securities that could be sold and used to pay for the $155.2 million in collateral calls that could come due under a worst-case scenario.

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

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

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

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

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

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

J. Real Estate None.

K. Low Income Housing Tax Credit Property Investments.

(1) There are 7 years of unexpired tax credits remaining. The required holding period is 18 years.
(2) The Company recognized $1.7 million and $1.7 million in LIHTC and other tax benefits, in 2020 and 2019, respectively.
(3) The Company has investment balances of $3.6 million and $4.9 million in LIHTC partnerships, in 2020 and 2019, respectively.
(4) The reviews are annual regulatory reviews which are in place to ensure each property qualifies for the tax credits.
(5) The Company's investments in low income housing tax credit properties do not exceed 10% of admitted assets.
(6) The Company did not recognize any impairment during the statement periods.
(7) There were no write-downs or reclassifications made during the year due to the forfeiture or ineligibility of tax credits, etc.

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

	Gross (Admitted & Nonadmitted) Restricted							Current Year			
	Current Year					6	7	8	9	Percentage	
	1	2	3	4	5					10	11
Restricted Asset Category	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
b. Collateral held under security lending agreements	154,927,865	16,018,281		—	154,927,865	176,852,648	(21,924,783)	—	154,927,865	1.578 %	1.579 %
c. Subject to repurchase agreements	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
d. Subject to reverse repurchase agreements	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
e. Subject to dollar repurchase agreements	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
f. Subject to dollar reverse repurchase agreements	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
g. Placed under option contracts	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
i. FHLB capital stock	35,834,300	—	—	—	35,834,300	31,394,500	4,439,800	—	35,834,300	0.365 %	0.365 %
j. On deposit with states	5,704,854	—	—	—	5,704,854	5,708,360	(3,506)	—	5,704,854	0.058 %	0.058 %
k. On deposit with other regulatory bodies	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
l. Pledged collateral to FHLB (including assets backing funding agreements)	850,092,325	—	—	—	850,092,325	928,641,716	(78,549,391)	—	850,092,325	8.661 %	8.661 %
m. Pledged as collateral not captured in other categories	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
n. Other restricted assets	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
o. Total Restricted Assets	1,046,559,344	16,018,281	—	—	1,046,559,344	1,142,597,224	(96,037,880)	—	1,046,559,344	10.662 %	10.663 %

(a) Subset of column 1

(b) Subset of column 3

(c) Column 5 divided by Asset Page, Column 1, Line 28

(d) Column 9 divided by Asset Page, Column 3, Line 28

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

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

(a) Subset of column 1

(b) Subset of column 3

(c) Total Line for Columns 1 through 7 should equal 5L(1)m Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)m Columns 9 through 11 respectively.

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

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

(a) Subset of column 1

(b) Subset of column 3

(c) Total Line for Columns 1 through 7 should equal 5L(1)n Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)n Columns 9 through 11 respectively.

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

	1	2	3	4
Collateral Assets	Book/Adjusted Carrying Value	Fair Value	% of BACV to Total Assets (Admitted and Nonadmitted)*	% of BACV to Total Admitted Assets **
General Account:				
a. Cash	61,560,416	61,508,344	0.797 %	0.798 %
b. Schedule D, Part 1	81,745,008	81,780,121	1.059 %	1.059 %
c. Schedule D, Part 2, Section 1	—	—	0.000 %	0.000 %
d. Schedule D, Part 2, Section 2	—	—	0.000 %	0.000 %
e. Schedule B	—	—	0.000 %	0.000 %
f. Schedule A	—	—	0.000 %	0.000 %
g. Schedule BA, Part 1	—	—	0.000 %	0.000 %
h. Schedule DL, Part 1	11,622,441	11,622,441	0.151 %	0.151 %
i. Other	—	—	0.000 %	0.000 %
j. Total Collateral Assets (a+b+c+d+e+f+g+h+i)	154,927,865	154,910,906	2.007 %	2.007 %
Separate Account:				
k. Cash	—	—	0.000 %	0.000 %
l. Schedule D, Part 1	—	—	0.000 %	0.000 %
m. Schedule D, Part 2, Section 1	—	—	0.000 %	0.000 %
n. Schedule D, Part 2, Section 2	—	—	0.000 %	0.000 %
o. Schedule B	—	—	0.000 %	0.000 %
p. Schedule A	—	—	0.000 %	0.000 %
q. Schedule BA, Part 1	—	—	0.000 %	0.000 %
r. Schedule DL, Part 1	—	—	0.000 %	0.000 %
s. Other	—	—	0.000 %	0.000 %
t. Total Collateral Assets (k+l+m+n+o+p+q+r+s)	0	0	0.000 %	0.000 %

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

t = Column 1 divided by Asset Page, Line 27 (Column 1)

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

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

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

	1	2
	Amount	% of Liability to Total Liabilities *
u. Recognized Obligation to Return Collateral Asset (General Account)	139,143,433	2.169 %
v. Recognized Obligation to Return Collateral Asset (Separate Account)	16,018,281	0.764 %

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

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

M. Working Capital Finance Investments. None.

N. Offsetting and Netting of Assets and Liabilities

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

	Gross Amount Recognized	Amount Offset*	Net Amount Presented on Financial Statements
(1) Assets			
Derivative Instrument	118,078,777	—	118,078,777

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

	Gross Amount Recognized	Amount Offset*	Net Amount Presented on Financial Statements
(2) Liabilities			
Derivative Instrument	(46,445,222)	—	(46,445,222)

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

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

	Number of 5GI Securities: Current Year	Number of 5* Securities: Prior Year	Aggregate BACV: Current Year	Aggregate BACV: Prior Year	Aggregate Fair Value: Current Year	Aggregate Fair Value: Prior Year
(1) Bonds - AC	1	1	239,217	277,513	239,358	281,648
(2) LB&SS - AC	—	—	—	—	—	—
(3) Preferred Stock - AC	—	—	—	—	—	—
(4) Preferred Stock - FV	—	—	—	—	—	—
(5) Total (1+2+3+4)	1	1	239,217	277,513	239,358	281,648

AC - Amortized Cost, FV - Fair Value

P. Short Sales. None.

Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
Number of CUSIP's	26	16
Aggregate Amount of Investment Income	1,824,358	2,902,875

6. Joint Ventures, Partnerships and Limited Liability Companies

A. The Company has no investments in joint ventures, partnerships or limited liability companies that exceed 10% of its admitted assets.

B. The Company recognized the following impairment/write down for its investments in joint ventures, partnerships and limited liability companies during the statement periods:

Description	**Amount of Impairment**
REGIMENT CAPITAL SSF V LP	$725,744
PATTERSON @ FIRST INV. HOLDINGS, LLC	13,904
Total	$739,648

7. Investment Income

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

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

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

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

8. Derivative Instruments

The Company has entered into call options to hedge the S&P 500, Goldman Sachs Multi-Asset Class index, and the J.P. Morgan Strategic Balanced Index. The discussion of the accounting policies, risks, and objectives are in Note 1C. The net loss recognized in unrealized gains and losses during the reporting period related to the call options was $(29,187,374). The net gain recognized in net income within realized gains and losses during the reporting period related to the call options was $2,629,814. The Company has entered into a collateral agreement with the counterparty whereby under certain conditions the counterparty is required to post assets on the Company's behalf. The posted amount is equal to the difference between the net positive fair value of the option and the agreed upon thresholds that are based on the credit rating of the counterparty. Inversely, if the net fair value of the option is negative, then the Company may be required to post assets instead using similar thresholds. At December 31, 2020, $54,550,000 cash collateral has been posted to the Company.

The Company has entered into short futures contracts to hedge the change in the guaranteed minimum withdrawal benefit liability value due to changes in equity indices or exchange traded funds. The net loss recognized in net income within realized gains and losses during the reporting period related to the futures was $(11,585,111).

9. Income Taxes

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

1.

		As of End of Current Period			12/31/2019			Change		
		(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a)	Gross Deferred Tax Assets	55,191,997	12,449,473	67,641,470	58,132,703	9,882,352	68,015,055	(2,940,706)	2,567,121	(373,585)
(b)	Statutory Valuation Allowance Adjustment	—	—	—	—	—	—	—	—	—
(c)	Adjusted Gross Deferred Tax Assets (1a - 1b)	55,191,997	12,449,473	67,641,470	58,132,703	9,882,352	68,015,055	(2,940,706)	2,567,121	(373,585)
(d)	Deferred Tax Assets Nonadmitted	—	—	—	—	—	—	—	—	—
(e)	Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	55,191,997	12,449,473	67,641,470	58,132,703	9,882,352	68,015,055	(2,940,706)	2,567,121	(373,585)
(f)	Deferred Tax Liabilities	27,535,288	26,866,189	54,401,477	29,659,868	25,457,002	55,116,870	(2,124,580)	1,409,187	(715,393)
(g)	Net Admitted Deferred Tax Asset/ (Net Deferred Tax Liability) (1e - 1f)	27,656,709	(14,416,716)	13,239,993	28,472,835	(15,574,650)	12,898,185	(816,126)	1,157,934	341,808

2.

		As of End of Current Period			12/31/2019			Change		
		(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101										
(a)	Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	—	1,223,881	1,223,881	—	1,040,853	1,040,853	—	183,028	183,028
(b)	Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	12,016,112	—	12,016,112	11,857,332	—	11,857,332	158,780	—	158,780
	1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	12,016,112	—	12,016,112	11,857,332	—	11,857,332	158,780	—	158,780
	2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	191,378,736	XXX	XXX	177,653,822	XXX	XXX	13,724,914
(c)	Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	43,175,885	11,225,592	54,401,477	46,275,371	8,841,499	55,116,870	(3,099,486)	2,384,093	(715,393)
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	55,191,997	12,449,473	67,641,470	58,132,703	9,882,352	68,015,055	(2,940,706)	2,567,121	(373,585)

3.

		2020	2019
a.	Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	986.156	992.597
b.	Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	1,460,880,059	1,422,648,856

4.

	As of End of Current Period		12/31/2019		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 - 3) Ordinary	(6) (Col. 2 - 4) Capital
Impact of Tax Planning Strategies:						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1(c)	55,191,997	12,449,473	58,132,703	9,882,352	(2,940,706)	2,567,121
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00 %	1.81 %	0.00 %	1.53 %	0.00 %	0.28 %
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	55,191,997	12,449,473	58,132,703	9,882,352	(2,940,706)	2,567,121
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.00 %	1.81 %	0.00 %	1.53 %	0.00 %	0.28 %

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

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

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

	(1) As of End of Current Period	(2) 12/31/2019	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	10,421,949	9,331,012	1,090,937
(b) Foreign	17,781	32,510	(14,729)
(c) Subtotal	10,439,730	9,363,522	1,076,208
(d) Federal income tax on net capital gains	4,131,009	15,627,589	(11,496,580)
(e) Utilization of capital loss carry-forwards	—	—	—
(f) Other	—	—	—
(g) Federal and foreign income taxes incurred	14,570,739	24,991,111	(10,420,372)
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	—	—	—
(2) Unearned premium reserve	—	—	—
(3) Policyholder reserves	47,566,060	49,615,305	(2,049,245)
(4) Investments	—	807,121	(807,121)
(5) Deferred acquisition costs	6,933,971	7,123,241	(189,270)
(6) Policyholder dividends accrual	—	—	—
(7) Fixed Assets	—	—	—
(8) Compensation and benefits accrual	30,320	31,472	(1,152)
(9) Pension accrual	—	—	—
(10) Receivables - nonadmitted	169,525	207,584	(38,059)
(11) Net operating loss carry-forward	—	—	—
(12) Tax credit carry-forward	—	—	—
(13) Other (including items <5% of total ordinary tax assets)	492,121	347,980	144,141
(99) Subtotal	55,191,997	58,132,703	(2,940,706)
(b) Statutory valuation allowance adjustment	—	—	—
(c) Nonadmitted	—	—	—
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	55,191,997	58,132,703	(2,940,706)
(e) Capital:			
(1) Investments	12,449,473	9,882,352	2,567,121
(2) Net capital loss carry-forward	—	—	—
(3) Real estate	—	—	—
(4) Other (including items <5% of total ordinary tax assets)	—	—	—
(99) Subtotal	12,449,473	9,882,352	2,567,121
(f) Statutory valuation allowance adjustment	—	—	—
(g) Nonadmitted	—	—	—
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	12,449,473	9,882,352	2,567,121
(i) Admitted deferred tax assets (2d + 2h)	67,641,470	68,015,055	(373,585)
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	5,473,950	3,701,826	1,772,124
(2) Fixed assets	—	—	—
(3) Deferred and uncollected premium	—	—	—
(4) Policyholder reserves	22,000,435	25,846,228	(3,845,793)
(5) Other (including items <5% of total ordinary tax liabilities)	60,903	111,814	(50,911)
(99) Subtotal	27,535,288	29,659,868	(2,124,580)
(b) Capital:			—
(1) Investments	26,866,189	25,457,002	1,409,187
(2) Real estate	—	—	—
(3) Other (including items <5% of total capital tax liabilities)	—	—	—
(99) Subtotal	26,866,189	25,457,002	1,409,187
(c) Deferred tax liabilities (3a99 + 3b99)	54,401,477	55,116,870	(715,393)
4. Net deferred tax assets/liabilities (2i - 3c)	13,239,993	12,898,185	341,808

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

		12/31/2020	Effective Tax Rate
Provision computed at statutory rate	$	21,191,374	21.00 %
Dividends received deduction		(1,391,546)	(1.38)%
Derivative adjustment		(6,137,060)	(6.08)%
Tax credits		(1,679,586)	(1.66)%
Other invested assets and nonadmitted change		115,180	0.11 %
Other		997,928	0.99 %
Total statutory income taxes	$	13,096,290	12.98 %
Federal and foreign income taxes incurred	$	14,570,739	14.44 %
Change in net deferred income taxes		(1,474,449)	(1.46)%
Total statutory income taxes	$	13,096,290	12.98 %

		12/31/2019	Effective Tax Rate
Provision computed at statutory rate	$	9,404,009	21.00 %
Dividends received deduction		(1,247,476)	(2.79)%
Derivative adjustment		7,622,105	17.03 %
Tax credits		(1,744,847)	(3.90)%
Other invested assets and nonadmitted change		(282,593)	(0.63)%
Other		(190,695)	(0.43)%
Total statutory income taxes	$	13,560,503	30.28 %
Federal and foreign income taxes incurred	$	24,991,111	55.81 %
Change in net deferred income taxes		(11,430,608)	(25.53)%
Total statutory income taxes	$	13,560,503	30.28 %

E. At December 31, 2020, the Company had $0 of net operating loss carryforwards, net capital loss carryforwards and tax credit carryforwards.

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

2020	$	13,243,654
2019	$	15,295,506
2018	$	6,269,268

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

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

The Western and Southern Life Insurance Company (Western and Southern), parent of the Company, files a consolidated income tax return with its eligible subsidiaries, including the Company. The provision for federal income taxes is allocated to the Company using a separate return method based upon a written tax sharing agreement. Under the agreement, the benefits from losses of subsidiaries are retained by the subsidiary companies. The Western and Southern Life Insurance Company pays all federal income taxes due for all members in the consolidated return. The Western and Southern Life Insurance Company then immediately charges or reimburses, as the case may be, these members an amount consistent with the method described in the tax sharing agreement. At December 31, 2020, the Company has a receivable/(payable) of ($14,991,544).

G. SSAP No. 5R, Liabilities, Contingencies and Impairments of Assets. As of December 31, 2020, the Company had a liability for federal tax loss contingencies of $799,455. An estimate of the amount of any increase in the Company's liability related to any federal tax loss contingencies during the twelve month period ending December 31, 2020 cannot be made.

H. Repatriation Transition Tax (RTT) - Not Applicable

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

10. Information Concerning Parent, Subsidiaries and Affiliates

A. & B.

At December 31, 2020 and 2019, the Company had $212.8 million and $159.5 million respectively,invested in various private debt funds managed by Fort Washington Investment Advisors, Inc., an indirect subsidiary of Western and Southern Life Insurance Company.

C. None

D. The Company had $0.1 million and $0.6 million receivable from parent, subsidiaries and affiliates as of December 31, 2020 and 2019, respectively. The Company had $1.7 million and $2.7 million payable to parent, subsidiaries and affiliates as of December 31, 2020 and 2019, respectively. The terms of the settlement generally require that these amounts be settled in cash within 30 days.

E. The Western and Southern Life Insurance Company performs certain administrative and special services, as well as provides facilities and equipment to the Company to assist with their business operations. These services, facilities and equipment include but are not limited to the following: accounting, actuarial, audit, tax and legal services, administrative support services such as payroll and personnel functions, policyholder services, underwriting and electronic data processing equipment. There are also a number of other service arrangements with affiliates where the provider renders specified services for a stated fee, including agreements for certain investment advisory services as well as marketing and product development. The charges for services, facilities and equipment are considered reasonable and in accordance with the requirements of applicable insurance law and regulations.

F. The Company has not guaranteed any obligation of its affiliates as of December 31, 2020.

G. All outstanding shares of the Company are owned by The Western and Southern Life Insurance Company, a life insurance company domiciled in the state of Ohio.

H. The Company does not own any shares of an upstream affiliate either directly or through its subsidiaries.

I. The Company does not have an investment in an SCA entity that exceeds 10% of the admitted assets of the insurer.

J. The Company recognized a $13,904 impairment write down in 2020 for its investments in subsidiary, controlled and affiliated joint venture interests. The impairment was based on the determination that the Company will be unable to recover the carrying amount of the investment. Fair value is based on GAAP equity.

K. Not applicable.

L. Not applicable.

M. All SCA Investments

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

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

2. NAIC Filing Response Information

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

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

** I - Immaterial or M - Material

N. Not applicable.

O. Not applicable.

11. Debt

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

B. FHLB (Federal Home Loan Bank) Agreements.

1. The Company is a member of the Federal Home Loan Bank (FHLB) of Cincinnati. Through its membership, the Company has conducted business activity (borrowings) with the FHLB. It is part of the Company's strategy to utilize these funds to increase profitability. The Company has determined the actual/estimated maximum borrowing capacity as $770.0 million. The Company calculated this amount after a review of its pledgeable assets (both pledged and unpledged) and after applying the respective FHLB borrowing haircuts.

2. FHLB Capital Stock

a. Aggregate Totals

	1 Total 2+3	2 General Account	3 Separate Accounts
1. Current Year			
(a) Membership Stock - Class A	15,862,975	15,862,975	—
(b) Membership Stock - Class B	—	—	—
(c) Activity Stock	19,971,325	19,971,325	—
(d) Excess Stock	—	—	—
(e) Aggregate Total (a+b+c+d)	35,834,300	35,834,300	—
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	770,000,000	XXX	XXX
2. Prior Year-end			
(a) Membership Stock - Class A	15,064,144	15,064,144	—
(b) Membership Stock - Class B	—		—
(c) Activity Stock	16,330,356	16,330,356	—
(d) Excess Stock	—	—	—
(e) Aggregate Total (a+b+c+d)	31,394,500	31,394,500	—
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	890,000,000	XXX	XXX

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

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

	1 Current Year Total (2+3+4+5+6)	2 Not Eligible for Redemption	Eligible for Redemption 3 Less Than 6 Months	4 6 Months to Less Than 1 Year	5 1 to Less Than 3 Years	6 3 to 5 Years
Membership Stock						
1. Class A	15,862,975	15,862,975	—	—	—	—
2. Class B	—	—	—	—	—	—

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

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

3. Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

	1 Fair Value	2 Carrying Value	3 Aggregate Total Borrowing
1. Current Year Total General and Separate Accounts Total Collateral Pledged (Lines 2+3)	901,470,792	850,092,325	690,950,887
2. Current Year General Account Total Collateral Pledged	901,470,792	850,092,325	690,950,887
3. Current Year Separate Accounts Total Collateral Pledged	—	—	—
4. Prior Year-end Total General and Separate Accounts Total Collateral Pledged	967,571,953	928,641,716	814,516,687

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

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

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

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

b. Maximum Amount Pledged During Reporting Period

	1 Fair Value	2 Carrying Value	3 Amount Borrowed at Time of Maximum Collateral
1. Current Year Total General and Separate Accounts Maximum Collateral Pledged (Lines 2+3)	967,263,714	926,840,217	743,936,687
2. Current Year General Account Maximum Collateral Pledged	967,263,714	926,840,217	743,936,687
3. Current Year Separate Accounts Maximum Collateral Pledged	—	—	—
4. Prior Year-end Total General and Separate Accounts Maximum Collateral Pledged	967,571,953	928,641,716	814,516,687

4. Borrowing from FHLB

a. Amount as of Reporting Date

	1 Total 2+3	2 General Account	3 Separate Accounts	4 Funding Agreements Reserves Established
1. Current Year				
(a) Debt	—	—	—	XXX
(b) Funding Agreements	690,950,887	690,950,887	—	686,257,757
(c) Other	—	—	—	XXX
(d) Aggregate Total (a+b+c)	690,950,887	690,950,887	—	686,257,757
2. Prior Year-end				
(a) Debt	—	—	—	XXX
(b) Funding Agreements	814,516,687	814,516,687	—	807,195,372
(c) Other	—	—	—	XXX
(d) Aggregate Total (a+b+c)	814,516,687	814,516,687	—	807,195,372

a. Maximum Amount During Reporting Period (Current Year)

	1 Total 2+3	2 General Account	3 Separate Accounts
1. Debt	—	—	—
2. Funding Agreements	778,946,887	778,946,887	—
3. Other	—	—	—
4. Aggregate Total (1+2+3)	778,946,887	778,946,887	—

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

b. FHLB - Prepayment Obligations

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

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

A. Defined Benefit Plan

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

B. Not applicable.

C. Not applicable.

D. Not applicable.

E. Defined Contribution Plan

The Company maintains Supplemental Executive Retirement Plans ("SERP") for former executives. The SERP liability as of December 31, 2020 and 2019 was $144,381 and $149,868, respectively.

F. Multi-employer Plans. None.

G. Consolidated/Holding Company Plans.

The Company participates in a qualified, noncontributory defined benefit pension plan sponsored by Western and Southern, the parent company. The Company has no legal obligation for benefits under this plan. The parent company allocates amounts to the Company based on a rational allocation methodology. The Company's share of net expense for the qualified pension plan was $1.2 million and $1.2 million for 2020 and 2019.

H. Postemployement Benefits and Compensated Absences. Not applicable.

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

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

A. The Company has one class of common stock with a par value of $2 per share. At December 31, 2020, the Company had 1,500,000 shares authorized, 1,500,000 shares issued and 1,500,000 shares outstanding.

B. The Company has no preferred stock outstanding.

C. The ability of the Company to pay dividends is limited by state insurance laws. Under Ohio insurance laws, the Company may pay dividends, without the approval of the Ohio Director of Insurance, only from earned surplus and those dividends may not exceed (when added to other dividends paid in the preceding 12 months) the greater of (i) 10% of the Company's surplus as of the prior December 31, or (ii) the Company's net income for the twelve month period ending the prior December 31. Dividends are noncumulative.

D. Not applicable.

E. Within the limitations of (3) above, there are no restrictions placed on the portion of company profits that may be paid as ordinary dividends to stockholders.

F. There were no restrictions placed on the Company's surplus.

G. There were no advances to surplus that had not been repaid.

H. There was no stock held by the Company, including stock of affiliated companies, for special purposes.

I. The Company does not hold any special surplus funds.

J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses: $271,928,081.

K. There were no surplus debentures or similar item outstanding during the statement periods.

L. There have been no restatements of surplus due to quasi-reorganizations.

M. Not applicable.

14. Liabilities, Contingencies, and Assessments

A. Contingent Commitments

The Company has future commitments to joint ventures, limited partnerships and limited liability companies, excluding those related to Low Income Housing Tax Credits, in the amount of $28,094,445.

The Company has future commitments to joint ventures, limited partnerships and limited liability companies investing in Low Income Housing Tax Credit properties in the amount of $0.

B. Assessments

The Company is not aware of any material assessments.

C. Gain Contingencies

The Company is not aware of any gain contingencies.

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

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

E. Joint and Several Liabilities. None.

F. All Other Contingencies. None.

15. Leases

A. The Company did not have any material lease obligations at December 31, 2020.

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

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

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

A. Transfers of Receivables as Sales. None.

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

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

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

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

20. Fair Value Measurements

A.

(1) Fair Value Measurements at December 31, 2020

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Bonds: RMBS	—	183,327	—	—	183,327
Common stock: Unaffiliated	482,783,852	—	—	9,587,277	492,371,129
Common stock: Mutual funds	10,119,404	—	—	—	10,119,404
Derivative assets: Options, purchased	—	53,457,496	62,442,930	—	115,900,426
Derivative assets: Stock warrants	—	81,366	—	—	81,366
Derivative assets: Futures	2,096,985	—	—	—	2,096,985
Separate account assets*	890,013,799	50,136	—	—	890,063,935
Total assets at fair value	1,385,014,040	53,772,325	62,442,930	9,587,277	1,510,816,572

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
b. Liabilities at fair value					
Derivative liabilities: Options, written	—	(46,445,220)	—	—	(46,445,220)
Total liabilities at fair value	—	(46,445,220)	—	—	(46,445,220)

*Separate account assets measured at fair value in this table do not include assets backing market value adjusted annuities, which are held at amortized cost, with the exception of securities rated NAIC 6 where the security's fair value is below amortized cost.

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

Year Ended at 12/31/2020

Description	Beginning Balance at 01/01/2020	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2020
a. Assets										
Derivative assets: Options, purchased	89,737,138	—	—	1,449,861	(29,264,255)	17,271,597	—	—	(16,751,411)	62,442,930
Total Assets	89,737,138	—	—	1,449,861	(29,264,255)	17,271,597	—	—	(16,751,411)	62,442,930

(3) The Company's policy is to recognize transfers in and transfers out of levels at the beginning of each quarterly reporting period.

(4) Investments in Level 2 include below investment grade residential mortgage-backed securities initially rated NAIC 6. The residential-mortgage-backed securities represent subordinated tranches in securitization trusts containing residential mortgage loans originated in 2006. The Company determined fair value as of the balance sheet date through the use of third-party pricing services utilizing market observable inputs.

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

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

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

Assets held in Level 2 of the separate accounts carried at fair value primarily include stock warrants. The fair values of these assets have been determined using the same aforementioned methodologies in the general account for stock warrants.

B. Not applicable.

C. The carrying amounts and fair values of the Company's significant financial instruments were as follows:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	5,851,229,567	5,293,940,823	8,591,296	5,834,927,855	7,710,416	—	—
Common stock: Unaffiliated**	528,205,429	528,205,429	518,618,152	—	—	9,587,277	—
Common stock: Mutual funds	10,119,404	10,119,404	10,119,404	—	—	—	—
Preferred stock	24,984,840	23,145,776	—	24,984,840	—	—	—
Mortgage loans	680,050,638	653,394,117	—	—	680,050,638	—	—
Cash, cash equivalents, & short-term investments	237,602,414	237,677,953	237,602,414	—	—	—	—
Other invested assets: Surplus notes	22,454,627	16,007,772	—	22,454,627	—	—	—
Securities lending reinvested collateral assets	11,622,441	11,622,441	11,622,441	—	—	—	—
Derivative assets	118,078,777	118,078,777	2,096,985	53,538,862	62,442,930	—	—
Separate account assets	2,189,080,007	2,078,961,915	889,415,642	1,272,600,197	27,064,168	—	—
Life and annuity reserves for investment-type contracts and deposit fund liabilities	(1,657,535,240)	(1,568,989,407)	—	—	(1,657,535,240)	—	—
Fixed-indexed annuity contracts	(2,010,472,425)	(1,964,719,174)	—	—	(2,010,472,425)	—	—
Derivative liabilities	(46,445,220)	(46,445,220)	—	(46,445,220)	—	—	—
Cash collateral payable	(54,550,000)	(54,550,000)	—	(54,550,000)	—	—	—
Separate account liabilities*	(1,335,609,403)	(1,178,072,761)	—	—	(1,335,609,403)	—	—
Securities lending liability	(139,143,433)	(139,143,433)	—	(139,143,433)	—	—	—

*Variable annuity contracts are considered insurance contracts and therefore, are not included in separate account liabilities for purposes of this disclosure.

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

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

Debt Securities, Surplus Notes, and Equity Securities

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

The fair values of actively traded equity securities and exchange traded funds (including exchange traded funds with debt like characteristics) have been determined utilizing publicly quoted prices obtained from third-party pricing services. The fair values of certain equity securities for which no publicly quoted prices are available have been determined through the use of third-party pricing services utilizing market observable inputs. Actively traded mutual funds are valued using the net asset values of the funds. The fair value of preferred stock included in Level 3 has been determined by discounting the expected cash flows using current market-consistent rates applicable to the yield. For investments utilizing NAV, see Note 20E for a description.

Mortgage Loans

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

Cash, Cash Equivalents and Short-Term Investments

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

Derivative Instruments

The fair values of free-standing derivative instruments, primarily call options, are determined through the use of third-party pricing services utilizing market observable inputs or valuation models incorporating significant unobservable inputs, including projected discounted cash flows, applicable swap curves and implied volatilities. The fair value of the stock warrants have been determined through the use of third-party pricing services utilizing market observable inputs. Derivatives included in Level 1 represent the cash deposits with brokers relating to futures. The fair value is based upon the stated amount.

Securities Lending Reinvested Collateral Assets

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

Assets Held in Separate Accounts

Assets held in separate accounts include debt securities, equity securities, mutual funds, mortgage loans, and stock warrants. The fair values of these assets have been determined using the same methodologies as similar assets held in the general account.

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

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

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

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

Cash Collateral Payable

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

Securities Lending Liability

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

Separate Account Liabilities

Certain separate account liabilities are classified as investment contracts and are carried at an amount equal to the related separate account assets. Carrying value is a reasonable estimate of the fair value as it represents the exit value as evidenced by withdrawal transactions between contract holders and the Company.

D. Not applicable.

E. Assets that use a net asset value (NAV) as a practical expedient consists of an investment in a business development corporation as defined by the Investment Company Act of 1940. The investment can be sold or transferred with prior consent from the corporation. The NAV for this investment is $14.97. The Company does not intend to sell any investments utilizing NAV.

21. Other Items

A. Extraordinary Items. None.

B. Troubled Debt Restructuring. None.

C. Other Disclosures and Unusual Items.

The Company is exposed to risk associated with the ongoing outbreak of coronavirus ("COVID-19") and is actively monitoring developments through governmental briefings and the relevant health authorities. The effects of the outbreak on the Company are uncertain and difficult to predict, as the situation continues to evolve. Risks include (but are not limited to) the disruption of business operations due to changing work environments for employees, agents and distributors, and business partners; potential economic hardship of policyholders and issuers of investments held by the Company; and disruptions of product marketing and sales efforts. The Company has business continuity plans in place to mitigate the risks posed to business operations by disruptive incidents such as these.

D. Business Interruption Insurance Recoveries. None.

E. State Transferable Tax Credits. None.

F. Subprime Mortgage Related Risk Exposure

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

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

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

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

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

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

(3) Direct exposure through other investments.

Integrity General	(1) Actual Cost	(2) Book/Adjusted Carrying Value (excluding interest)	(3) Fair Value	(4) Other-Than-Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	6,011,786	4,770,359	8,899,136	—
b. Commercial mortgage backed securities	—	—	—	—
c. Collateralized debt obligations	—	—	—	—
d. Structured securities	—	—	—	—
e. Equity investment in SCAs	—	—	—	—
f. Other assets	—	—	—	—
g. Total	6,011,786	4,770,359	8,899,136	—

The percentage of book value of these debt securities that have underlying loans with primarily variable interest rates is 40.73%

Integrity Separate	(1) Actual Cost	(2) Book/Adjusted Carrying Value (excluding interest)	(3) Fair Value	(4) Other-Than-Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	4,295,700	3,438,749	3,950,590	—
b. Commercial mortgage backed securities	—	—	—	—
c. Collateralized debt obligations	—	—	—	—
d. Structured securities	—	—	—	—
e. Equity investment in SCAs	—	—	—	—
f. Other assets	—	—	—	—
g. Total	4,295,700	3,438,749	3,950,590	—

The percentage of book value of these debt securities that have underlying loans with primarily variable interest rates is 54.27%

G. Retained Assets

(1) The company does not use retained asset accounts as an option form of settlement for life insurance policy proceeds.

(2) Not applicable.

(3) Not applicable.

H. Insurance Linked Securities (ILS) Contracts. None

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

22. Events Subsequent

The Company recognizes in the financial statements the effects of all subsequent events that provide additional evidence about conditions that existed at the Balance Sheet date. For non-recognized subsequent events that must be disclosed to keep the financial statements from being misleading, the Company is required to disclose the nature of the event as well as an estimate of its financial effect, or a statement that such an estimate cannot be made. Management has evaluated subsequent events through the issuance of these financial statements on February 26, 2021.

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 - General Interrogatories

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

Yes ( ) No (X)

(2) Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business? Yes ( ) No (X)

Section 2 - Ceded Reinsurance Report - Part A

(1) Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits? Yes ( ) No (X)

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

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

(2) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies? Yes ( ) No (X)

Section 3 - Ceded Reinsurance Report - Part B

(1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current of anticipated experience of the business reinsured in making this estimate. $0

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

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

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

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

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

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

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

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

H. Reinsurance Credit. None.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination.

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

B. None.

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

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

E. Risk Sharing Provisions of the Affordable Care Act.

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

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

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

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

	Accrued During the Prior Year on Business Written Before December 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before December 31 of the Prior Year		Differences		Adjustments			Unsettled Balances as of the Reporting Date	
					Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances		Cumulative Balance from Prior Years (Col 1 - 3 + 7)	Cumulativ e Balance from Prior Years (Col 2 - 4 + 8)
	1	2	3	4	5	6	7	8		9	10
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Ref	Receivable	(Payable)
a. Permanent ACA Risk Adjustment Program											
1. Premium adjustments receivable					—	—			A	—	—
2. Premium adjustments (payable)					—	—			B	—	—
3. Subtotal ACA Permanent Risk Adjustment Program	—	—	—	—	—	—	—	—		—	—
b. Transitional ACA Reinsurance Program					—	—				—	—
1. Amounts recoverable for claims paid					—	—			C	—	—
2. Amounts recoverable for claims unpaid (contra liability)					—	—			D	—	—
3. Amounts receivable relating to uninsured plans					—	—			E	—	—
4. Liabilities for contributions payable due to ACA Reinsurance - not reported as ceded premium					—	—			F	—	—
5. Ceded reinsurance premiums payable					—	—			G	—	—
6. Liability for amounts held under uninsured plans					—	—			H	—	—
7. Subtotal ACA Transitional Reinsurance Program	—	—	—	—	—	—	—	—		—	—
c. Temporary ACA Risk Corridors Program					—	—				—	—
1. Accrued retrospective premium					—	—			I	—	—
2. Reserve for rate credits or policy experience rating refunds					—	—			J	—	—
3. Subtotal ACA Risk Corridors Program	—	—	—	—	—	—	—	—		—	—
d. Total for ACA Risk Sharing Provisions	—	—	—	—	—	—	—	—		—	—

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

26. Intercompany Pooling Arrangements. None.

27. Structured Settlements. None.

28. Health Care Receivables. None.

29. Participating Policies. None.

30. Premium Deficiency Reserves. None.

31. Reserves for Life Contracts and Annuity Contracts

1. The Company waives deduction of deferred fractional premiums upon death of the insured and does not return any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.

2. Policies issued to substandard lives are charged an extra premium plus the regular gross premium for the true age. Mean reserves are based on appropriate multiples of standard rates of mortality.

3. As of December 31, 2020, the Company had no insurance in force for which the gross premiums are less than the net premiums.

4. The tabular interest, the tabular less actual reserve released, and the tabular cost have been determined by formula as described in the instructions.

5. The determination of tabular interest on funds not involving life has been determined by formula as described in the instructions.

6. The details for other changes:

			ORDINARY				GROUP	
ITEM	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life Group and Individual	Life Insurance	Annuities
Variable Deferred Annuities (VA Reform)	(5,097,477)	—	—	(5,097,477)	—	—	—	—
3106999 Total	(5,097,477)	—	—	(5,097,477)	—	—	—	—

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

A. Individual Annuities

		(1) General Account	(2) Separate Account with Guarantees	(3) Separate Account Nonguaranteed	(4) Total	(5) % of Total
(1)	Subject to discretionary withdrawal:					
a.	With market value adjustment	1,201,857	653,971,343	—	655,173,200	9.6
b.	At book value less current surrender charge of 5% or more	2,067,549,685	524,101,418	—	2,591,651,103	37.9
c.	At fair value	—	—	864,611,893	864,611,893	12.6
d.	Total with market value adjustment or at fair value (total of 1 through 3)	2,068,751,542	1,178,072,761	864,611,893	4,111,436,196	60.1
e.	At book value without adjustment (minimal or no charge or adjustment)	459,000,374	—	—	459,000,374	6.7
(2)	Not subject to discretionary withdrawal	2,268,319,523	—	—	2,268,319,523	33.2
(3)	Total (gross: direct + assumed)	4,796,071,439	1,178,072,761	864,611,893	6,838,756,093	100.0
(4)	Reinsurance ceded	636,508	—	—	636,508	
(5)	Total (net)* (3) - (4)	4,795,434,931	1,178,072,761	864,611,893	6,838,119,585	
(6)	Amount included in A(01)b above that will move to A(01)e for the first time within the year after the settlement date	11,865,136	—	—	11,865,136	

B. Group Annuities

		(1) General Account	(2) Separate Account with Guarantees	(3) Separate Account Nonguaranteed	(4) Total	(5) % of Total
(1)	Subject to discretionary withdrawal:					
a.	With market value adjustment	—	—	—	—	—
b.	At book value less current surrender charge of 5% or more	—	—	—	—	—
c.	At fair value	—	—	—	—	—
d.	Total with market value adjustment or at fair value (total of 1 through 3)	—	—	—	—	—
e.	At book value without adjustment (minimal or no charge or adjustment)	2,263,610	—	—	2,263,610	100.0
(2)	Not subject to discretionary withdrawal	—	—	—	—	—
(3)	Total (gross: direct + assumed)	2,263,610	—	—	2,263,610	100.0
(4)	Reinsurance ceded	—	—	—	—	
(5)	Total (net)* (3) - (4)	2,263,610	—	—	2,263,610	
(6)	Amount included in B(01)b above that will move to B(01)e for the first time within the year after the settlement date	—	—	—	—	

C. Deposit-type contracts (no life contingencies)

		(1) General Account	(2) Separate Account with Guarantees	(3) Separate Account Nonguaranteed	(4) Total	(5) % of Total
(1)	Subject to discretionary withdrawal:					
a.	With market value adjustment	—	—	—	—	—
b.	At book value less current surrender charge of 5% or more	—	—	—	—	—
c.	At fair value	—	—	—	—	—
d.	Total with market value adjustment or at fair value (total of 1 through 3)	—	—	—	—	—
e.	At book value without adjustment (minimal or no charge or adjustment)	1,538,403	—	—	1,538,403	0.2
(2)	Not subject to discretionary withdrawal	1,005,141,643	—	—	1,005,141,643	99.8
(3)	Total (gross: direct + assumed)	1,006,680,046	—	—	1,006,680,046	100.0
(4)	Reinsurance ceded	—	—	—	—	
(5)	Total (net)* (3) - (4)	1,006,680,046	—	—	1,006,680,046	
(6)	Amount included in C(01)b above that will move to C(01)e for the first time within the year after the settlement date	—	—	—	—	

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

D. Life & Accident & Health Annual Statement:

		Amount
1.	Exhibit 5, Annuities Section, Total (net)	4,722,132,485
2.	Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	75,566,056
3.	Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	1,006,680,046
4.	Subtotal	5,804,378,587
	Separate Accounts Annual Statement:	
5.	Exhibit 3, Line 0299999, Column 2	2,042,684,654
6.	Exhibit 3, Line 0399999, Column 2	—
7.	Policyholder dividend and coupon accumulations	—
8.	Policyholder premiums	—
9.	Guaranteed interest contracts	—
10.	Other contract deposit funds	—
11.	Subtotal	2,042,684,654
12.	Combined Total	7,847,063,241

33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics

	Account Value	Cash Value	Reserve
A. General Account			
(1) Subject to discretionary withdrawal, surrender values, or policy loans:			
a. Term Policies with Cash Value	—	—	—
b. Universal Life	191,506,445	196,134,722	196,988,355
c. Universal Life with Secondary Guarantees	—	—	—
d. Indexed Universal Life	—	—	—
e. Indexed Universal Life with Secondary Guarantees	—	—	—
f. Indexed Life	—	—	—
g. Other Permanent Cash Value Life Insurance		2,985,210	2,985,193
h. Variable Life	—	—	—
i. Variable Universal Life	1,952,016	1,952,016	1,952,016
j. Miscellaneous Reserves	—	—	—
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	—
b. Accidental Death Benefits	XXX	XXX	10
c. Disability - Active Lives	XXX	XXX	7
d. Disability - Disabled Lives	XXX	XXX	—
e. Miscellaneous Reserves	XXX	XXX	—
(3) Total (gross: direct + assumed)	193,458,461	201,071,948	201,925,581
(4) Reinsurance ceded	—	—	—
(5) Total (net) (3) - (4)	193,458,461	201,071,948	201,925,581

	Account Value	Cash Value	Reserve
B. Separate Account with Guarantees			
(1) Subject to discretionary withdrawal, surrender values, or policy loans:			
a. Term Policies with Cash Value	—	—	—
b. Universal Life	—	—	—
c. Universal Life with Secondary Guarantees	—	—	—
d. Indexed Universal Life	—	—	—
e. Indexed Universal Life with Secondary Guarantees	—	—	—
f. Indexed Life	—	—	—
g. Other Permanent Cash Value Life Insurance	—	—	—
h. Variable Life	—	—	—
i. Variable Universal Life	—	—	—
j. Miscellaneous Reserves	—	—	—
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	—
b. Accidental Death Benefits	XXX	XXX	—
c. Disability - Active Lives	XXX	XXX	—
d. Disability - Disabled Lives	XXX	XXX	—
e. Miscellaneous Reserves	XXX	XXX	—
(3) Total (gross: direct + assumed)	—	—	—
(4) Reinsurance ceded	—	—	—
(5) Total (net) (3) - (4)	—	—	—

	Account Value	Cash Value	Reserve
C. Separate Account Nonguaranteed			
(1) Subject to discretionary withdrawal, surrender values, or policy loans:			
a. Term Policies with Cash Value	—	—	—
b. Universal Life	—	—	—
c. Universal Life with Secondary Guarantees	—	—	—
d. Indexed Universal Life	—	—	—
e. Indexed Universal Life with Secondary Guarantees	—	—	—
f. Indexed Life	—	—	—
g. Other Permanent Cash Value Life Insurance	—	—	—
h. Variable Life	—	—	—
i. Variable Universal Life	7,898,853	7,898,853	7,898,853
j. Miscellaneous Reserves	—	—	—
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	—
b. Accidental Death Benefits	XXX	XXX	—
c. Disability - Active Lives	XXX	XXX	—
d. Disability - Disabled Lives	XXX	XXX	—
e. Miscellaneous Reserves	XXX	XXX	—
(3) Total (gross: direct + assumed)	7,898,853	7,898,853	7,898,853
(4) Reinsurance ceded	—	—	—
(5) Total (net) (3) - (4)	7,898,853	7,898,853	7,898,853

	Amount
D. Life & Accident & Health Annual Statement:	
(1) Exhibit 5, Life Insurance Section, Total (net)	201,925,564
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	10
(3) Exhibit 5, Disability - Active Lives Section, Total (net)	7
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net)	—
(5) Exhibit 5, Miscellaneous reserves Section, Total (net)	—
(6) Subtotal	201,925,581
Separate Accounts Statement	
(7) Exhibit 3, Line 0199999, column 2	7,898,853
(8) Exhibit 3, Line 0499999, column 2	—
(9) Exhibit 3, Line 0599999, column 2	—
(10) Subtotal (Lines (7) through (9))	7,898,853
(11) Combined Total (6) and (10))	209,824,434

34. Premiums and Annuity Consideration Deferred and Uncollected. None.

35. Separate Accounts

A. Separate Account Activity

(1) The Company utilizes separate accounts to record and account for assets and liabilities for particular lines of business and/or transactions. For the current reporting period, the Company reported assets and liabilities from the following product lines/transactions into separate accounts:

- Variable Universal Life Insurance
- Variable Annuities
- Fixed Annuities with Market Value Adjustments

In accordance with the Ohio Department of Insurance procedures for approving items within the separate accounts, the separate account classification of variable universal life insurance policies, variable annuity contracts and fixed annuity contracts with market value adjustments are supported by Ohio Revised Code §3907.15.

(2) All separate account assets are legally insulated from the general account. The legal insulation of the separate account assets prevents such assets from being generally available to satisfy claims resulting from the general account.

As of December 31, 2020 and 2019, the Company's separate account statement included legally insulated assets of $2,096,011,165 and $2,158,563,224, respectively. The assets legally insulated from the general accounts as of December 31, 2020 are attributed to the following products:

(1) Product/Transaction	(1) Legally Insulated Assets	(2) Separate Account Assets (Not Legally Insulated)
Variable Universal Life Insurance	7,898,853	—
Variable Annuities	881,823,209	—
Market Value Adjusted Annuities	1,206,289,103	—
Total	2,096,011,165	—

(3) Some liabilities under the separate account products are guaranteed by the general account. In accordance with the guarantees provided, if the investment proceeds of the separate account assets are insufficient to cover the guaranteed for the product, the policyholder proceeds will be remitted by the general account.

To compensate the general account for the risk taken, the separate accounts have paid risk charges as follows for the past five years:

a.	2020	4,144,912
b.	2019	3,764,549
c.	2018	4,151,772
d.	2017	3,240,456
e.	2016	2,364,829

The Company's general account has paid the following amounts towards separate account guarantees for the past five years:

a.	2020	254,104
b.	2019	158,106
c.	2018	173,434
d.	2017	108,390
e.	2016	206,156

(4) The Company engages in securities lending transactions within the separate account. The Company has loaned $13,996,001 (book/adjusted carrying value) of various debt and equity securities within the separate account as part of the securities lending program administered by Deutsche Bank. The loaned securities are attributable to the Market Value Adjusted Annuity contracts. In accordance with such transactions conducted from the separate account, the Company follows the same policies and procedures as the general account.

B. General Nature and Characteristics of Separate Account Business

The Company's guaranteed separate account consists of non-indexed, guaranteed rate options that include market value adjustments and systematic transfer options. The guaranteed rate options are sold in fixed annuity products and as investment options within the Company's variable annuity products. The guaranteed rate options and systematic transfer options carry a minimum interest guarantee based on the guarantee period selected by the policyholder. The fixed annuity products offered provide a death benefit equal to the account value, with one product offering an optional death benefit ranging from 25% to 40% of the gain in the contract. The fixed investment options offered within the Company's variable annuity products provide the death benefits listed below for variable annuities.

The Company's nonguaranteed separate accounts consist of subaccounts available through variable annuities and variable universal life insurance. The net investment experience of each subaccount is credited directly to the policyholder and can be positive or negative. The variable annuities include guaranteed minimum death benefits that vary by product and include optional death benefits available on some products. The death benefits offered by the Company include the following: account value, return of premium paid, a death benefit that is adjusted after seven years to the current account value, a death benefit that is adjusted annually to the current account value, and an additional death benefit ranging from 25% to 40% of the gain in the contract. Some variable annuities also provide living benefits, which include guaranteed accumulation amounts on a date certain, guaranteed minimum withdrawal amounts and guaranteed minimum lifetime withdrawal amounts. The death benefit under the variable universal life insurance policies may vary with the investment performance of the underlying investments in the separate accounts. The minimum guaranteed death benefit reserve is held in Exhibit 5, Life Insurance Section, of the Company's general account and annual statement.

The Company's nonguaranteed separate accounts also include a small amount of Flexible Premium Variable Life Insurance (FPVLI). The net investment experience of FPVLI sub accounts is credited directly to the policyholder and can be positive or negative.

Assets held in the separate account supporting variable annuities and variable universal life insurance are carried at fair value. Assets held in the separate account supporting market value adjusted annuities are carried at the general account basis.

Information regarding the separate accounts of the Company as of and for the year ended December 31, 2020 is as follows:

	(1) Indexed	(2) Nonindexed Guarantee Less than/equal to 4%	(3) Nonindexed Guarantee More than 4%	(4) Nonguaranteed Separate Accounts	(5) Total
(1) Premiums, considerations, or deposits as of the end of current period	—	17,950,322	347,427	33,044,646	51,342,395
Reserves as of the end of the current period					
(2) For accounts with assets at:					
a. Fair Value	—	—	—	872,510,746	872,510,746
b. Amortized cost	—	1,177,546,691	526,070	—	1,178,072,761
c. Total reserves*	—	1,177,546,691	526,070	872,510,746	2,050,583,507
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
1. With market value adjustment	—	653,679,311	292,032	—	653,971,343
2. At book value without market value adjustment and with current surrender charge of 5% or more	—	523,867,380	234,038	—	524,101,418
3. At fair value	—	—	—	872,510,746	872,510,746
4. At book value without market value adjustment and with current surrender charge less than 5%	—	—	—	—	—
5. Subtotal	—	1,177,546,691	526,070	872,510,746	2,050,583,507
b. Not subject to discretionary withdrawal	—	—	—	—	—
c. Total	—	1,177,546,691	526,070	872,510,746	2,050,583,507

*Line 2(c) should equal Line 3(c).

	(1)	(2)	(3)	(4)	(5)
(4) Reserves for Asset Default Risk in Lieu of AVR	—	—	—	—	—

C. Reconciliation of Net Transfers To (From) Separate Accounts

(1) Transfers as reported in the Summary of Operations of the Separate Accounts Statement:	
a. Transfers to Separate Accounts (Page 4, Line 1.4)	51,524,677
b. Transfers from Separate Accounts (Page 4, Line 10)	251,802,445
c. Net transfers to or (from) Separate Accounts (a) - (b)	(200,277,768)
(2) Reconciling Adjustments:	
Policy deductions and other expenses (Page 4, Line 9.302)	435,253
Bonus account value (included in Page 4, Line 1.1)	—
Other changes in surplus in Separate Account Statement	(10,332)
Other account adjustments	733,874
(3) Transfers as Reported in the Summary of Operations of the Life, Accident & Health Annual Statement (1c) + (2) = (Page 4, Line 26)	(199,118,973)

36. Loss/Claim Adjustment Expenses. None.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No [ ]
If yes, complete Schedule Y, Parts 1, 1A and 2

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [ ] N/A [ ]

1.3 State Regulating? Ohio

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

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

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [ ] No [X]

2.2 If yes, date of change:

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2017

3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2017

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 05/30/2019

3.4 By what department or departments?
Ohio Department of Insurance

3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [ ] No [ ] N/A [X]

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

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [ ] No [X]
4.12 renewals? Yes [ ] No [X]

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [X] No [ ]
4.22 renewals? Yes [X] No [ ]

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

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

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

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [ ] No [X]

6.2 If yes, give full information:

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [ ] No [X]

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

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

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

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

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [ ] No [X]

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

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

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

Ernst & Young
221 East 4th Street, Suite 2900
Cincinnati, Ohio 45202

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [ ] No [X]

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

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [ ] No [X]

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

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [ ] N/A [ ]

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

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

Daniel Harris
400 Broadway
Cincinnati, Ohio 45202
Officer of the Company

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [X] No [ ]

12.11 Name of real estate holding company Various

12.12 Number of parcels involved 7

12.13 Total book/adjusted carrying value $ 21,174,475

12.2 If, yes provide explanation:

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

13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**

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

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [ ] No [ ]

13.3 Have there been any changes made to any of the trust indentures during the year? Yes [ ] No [ ]

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [ ] No [ ] N/A [ ]

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No [ ]

a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
c. Compliance with applicable governmental laws, rules and regulations;
d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
e. Accountability for adherence to the code.

14.11 If the response to 14.1 is No, please explain:

14.2 Has the code of ethics for senior managers been amended? Yes [ ] No [X]

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

14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [ ] No [X]

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

GENERAL INTERROGATORIES

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

15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No [ ]

17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No [ ]

18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? Yes [X] No [ ]

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [ ] No [X]

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers $
- 20.12 To stockholders not officers $
- 20.13 Trustees, supreme or grand (Fraternal Only) $

20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers $
- 20.22 To stockholders not officers $
- 20.23 Trustees, supreme or grand (Fraternal Only) $

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [ ] No [X]

21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others $
- 21.22 Borrowed from others $
- 21.23 Leased from others $
- 21.24 Other $

22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [ ] No [X]

22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment $
- 22.22 Amount paid as expenses $
- 22.23 Other amounts paid $

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No [ ]

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: $

INVESTMENT

24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes [X] No [ ]

24.02 If no, give full and complete information relating thereto

24.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
DESCRIPTION OF PROGRAM IS PROVIDED IN NOTE 5E

24.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. $

24.05 For the reporting entity's securities lending program, report amount of collateral for other programs. $ 154,910,908

24.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [X] No [ ] N/A [ ]

24.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [X] No [ ] N/A [ ]

24.08 Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [X] No [ ] N/A [ ]

GENERAL INTERROGATORIES

24.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:

24.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. $ 154,910,906
24.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 $ 154,927,865
24.093 Total payable for securities lending reported on the liability page. $ 139,143,433

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

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

25.21 Subject to repurchase agreements $
25.22 Subject to reverse repurchase agreements $
25.23 Subject to dollar repurchase agreements $
25.24 Subject to reverse dollar repurchase agreements $
25.25 Placed under option agreements $
25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock $
25.27 FHLB Capital Stock $ 35,834,300
25.28 On deposit with states $ 5,704,854
25.29 On deposit with other regulatory bodies $
25.30 Pledged as collateral - excluding collateral pledged to an FHLB $
25.31 Pledged as collateral to FHLB - including assets backing funding agreements $ 850,092,325
25.32 Other $

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

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

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

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

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

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

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

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

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

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

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

1 Name of Custodian(s)	2 Custodian's Address
BANK OF NEW YORK MELLON	ONE WALL STREET NY NY 10286
FEDERAL HOME LOAN BANK	CINCINNATI OH 45202

GENERAL INTERROGATORIES

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

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

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

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

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

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

1 Name of Firm or Individual	2 Affiliation
FT WASHINGTON INVESTMENT ADVISORS	A
MILLIMAN	U

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

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

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

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
107126	FT WASHINGTON INVESTMENT ADVISORS	KSRXYW3EHSEF8KM62609	Securities Exchange Commission	DS
112245	MILLIMAN	54930042K59JQCZK6Q39	Securities Exchange Commission	DS

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

29.2 If yes, complete the following schedule:

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

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

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

GENERAL INTERROGATORIES

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	5,448,382,594	6,005,595,821	557,213,227
30.2 Preferred stocks	23,145,776	24,984,840	1,839,064
30.3 Totals	5,471,528,370	6,030,580,661	559,052,291

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

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

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

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
Rates used to calculate fair value determined by broker or custodian are reviewed by an internal pricing committee based upon asset class expertise to determine if rates are reasonable given current market conditions

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

32.2 If no, list exceptions:

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

   Has the reporting entity self-designated 5GI securities? Yes [X] No [ ]

34. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
   a. The security was purchased prior to January 1, 2018.
   b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
   c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
   d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

   Has the reporting entity self-designated PLGI securities? Yes [ ] No [X]

35. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
   a. The shares were purchased prior to January 1, 2019.
   b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
   c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
   d. The fund only or predominantly holds bonds in its portfolio.
   e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
   f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

   Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [X] No [ ]

36. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:
   a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
   b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
   c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
   d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 36.a - 36.c are reported as long-term investments.

   Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [ ] No [ ] N/A [X]

GENERAL INTERROGATORIES

OTHER

37.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $ 413,816

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

1 Name	2 Amount Paid
American Council of Life Insurance	222,088

38.1 Amount of payments for legal expenses, if any? $ 22,923

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

1 Name	2 Amount Paid
Morgan, Lewis & Bockius LLP	19,417

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

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

1 Name	2 Amount Paid

GENERAL INTERROGATORIES

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

Life, Accident and Health Companies/Fraternal Benefit Societies:

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [ ] No [X]

1.2 If yes, indicate premium earned on U.S. business only $

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

1.31 Reason for excluding:

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

1.5 Indicate total incurred claims on all Medicare Supplement insurance. $ 0

1.6 Individual policies:

Most current three years:

1.61 Total premium earned $ 0

1.62 Total incurred claims $ 0

1.63 Number of covered lives 0

All years prior to most current three years

1.64 Total premium earned $ 0

1.65 Total incurred claims $ 0

1.66 Number of covered lives 0

1.7 Group policies:

Most current three years:

1.71 Total premium earned $ 0

1.72 Total incurred claims $ 0

1.73 Number of covered lives 0

All years prior to most current three years

1.74 Total premium earned $ 0

1.75 Total incurred claims $ 0

1.76 Number of covered lives 0

2. Health Test:

		1 Current Year	2 Prior Year
2.1	Premium Numerator		
2.2	Premium Denominator	340,139,204	477,243,423
2.3	Premium Ratio (2.1/2.2)	0.000	0.000
2.4	Reserve Numerator	0	0
2.5	Reserve Denominator	4,999,839,250	4,943,854,558
2.6	Reserve Ratio (2.4/2.5)	0.000	0.000

3.1 Does this reporting entity have Separate Accounts? Yes [X] No [ ]

3.2 If yes, has a Separate Accounts Statement been filed with this Department? Yes [X] No [ ] N/A [ ]

3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? $ 29,523,954

3.4 State the authority under which Separate Accounts are maintained:

3905.15 Ohio Revised Code

3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [X] No [ ]

3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [ ] No [X]

3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"? $

4. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:

4.1 Amount of loss reserves established by these annuities during the current year: $

4.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

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

GENERAL INTERROGATORIES

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

5.1 Do you act as a custodian for health savings accounts? Yes [ ] No [X]

5.2 If yes, please provide the amount of custodial funds held as of the reporting date. $

5.3 Do you act as an administrator for health savings accounts? Yes [ ] No [X]

5.4 If yes, please provide the balance of funds administered as of the reporting date. $

6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [ ] No [ ] N/A [X]

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

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

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

7.1 Direct Premium Written $ 395,103

7.2 Total Incurred Claims $ 10,938,059

7.3 Number of Covered Lives 3,099

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

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No [ ]

8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [ ] No [ ]

Life, Accident and Health Companies Only:

9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [X] No [ ]

9.2 Net reimbursement of such expenses between reporting entities:

9.21 Paid $ 42,236,948

9.22 Received $

10.1 Does the reporting entity write any guaranteed interest contracts? Yes [ ] No [X]

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

10.21 Page 3, Line 1 $

10.22 Page 4, Line 1 $

11. For stock reporting entities only:

11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: $ 908,163,872

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

12.11 Cash $ 178,550,000

12.12 Stock $

13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Yes [ ] No [X]

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

13.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [ ] No [X]

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

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

GENERAL INTERROGATORIES

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

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

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

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

Fraternal Benefit Societies Only:

14. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes [ ] No [ ]
15. How often are meetings of the subordinate branches required to be held?
16. How are the subordinate branches represented in the supreme or governing body?
17. What is the basis of representation in the governing body?

18.1 How often are regular meetings of the governing body held?
18.2 When was the last regular meeting of the governing body held?
18.3 When and where will the next regular or special meeting of the governing body be held?
18.4 How many members of the governing body attended the last regular meeting?
18.5 How many of the same were delegates of the subordinate branches?

19. How are the expenses of the governing body defrayed?
20. When and by whom are the officers and directors elected?
21. What are the qualifications for membership?
22. What are the limiting ages for admission?
23. What is the minimum and maximum insurance that may be issued on any one life?
24. Is a medical examination required before issuing a benefit certificate to applicants? Yes [ ] No [ ]
25. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? Yes [ ] No [ ]

26.1 Are notices of the payments required sent to the members? Yes [ ] No [ ] N/A [ ]
26.2 If yes, do the notices state the purpose for which the money is to be used? Yes [ ] No [ ]

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

28.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? Yes [ ] No [ ]
28.2 If so, what amount and for what purpose? $

29.1 Does the reporting entity pay an old age disability benefit? Yes [ ] No [ ]
29.2 If yes, at what age does the benefit commence?

30.1 Has the constitution or have the laws of the reporting entity been amended during the year? Yes [ ] No [ ]
30.2 If yes, when?

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

32.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? Yes [ ] No [ ]
32.2 If so, was an additional reserve included in Exhibit 5? Yes [ ] No [ ] N/A [ ]
32.3 If yes, explain

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

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

35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [ ] No [ ]
35.2 If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.
$000 omitted for amounts of life insurance

		1 2020	2 2019	3 2018	4 2017	5 2016
	Life Insurance in Force					
	(Exhibit of Life Insurance)					
1.	Ordinary - whole life and endowment (Line 34, Col. 4)	308,643	318,114	334,138	351,039	370,146
2.	Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	3,606	3,863	4,098	4,349	4,826
3.	Credit life (Line 21, Col. 6)	0	0	0	0	0
4.	Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	5,381	5,936	7,695	11,803	13,609
5.	Industrial (Line 21, Col. 2)	0	0	0	0	0
6.	FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7.	Total (Line 21, Col. 10)	317,630	327,913	345,931	367,191	388,581
7.1	Total in force for which VM-20 deterministic/stochastic reserves are calculated	0				XXX
	New Business Issued					
	(Exhibit of Life Insurance)					
8.	Ordinary - whole life and endowment (Line 34, Col. 2)					
9.	Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	0	0	0	0	0
10.	Credit life (Line 2, Col. 6)	0	0	0	0	0
11.	Group (Line 2, Col. 9)	0	0	0	0	0
12.	Industrial (Line 2, Col. 2)	0	0	0	0	0
13.	Total (Line 2, Col. 10)	0	0	0	0	0
	Premium Income - Lines of Business					
	(Exhibit 1 - Part 1)					
14.	Industrial life (Line 20.4, Col. 2)	0	0	0	0	0
15.1	Ordinary-life insurance (Line 20.4, Col. 3)	327,912	358,316	355,716	356,914	318,040
15.2	Ordinary-individual annuities (Line 20.4, Col. 4)	339,811,292	476,885,107	660,621,816	845,299,952	1,201,215,328
16	Credit life (group and individual) (Line 20.4, Col. 5)	0	0	0	0	0
17.1	Group life insurance (Line 20.4, Col. 6)	0	0	0	0	0
17.2	Group annuities (Line 20.4, Col. 7)	0	0	0	36,529	283,035
18.1	A & H-group (Line 20.4, Col. 8)	0	0	0	0	0
18.2	A & H-credit (group and individual) (Line 20.4, Col. 9)	0	0	0	0	0
18.3	A & H-other (Line 20.4, Col. 10)	0	0	0	0	0
19.	Aggregate of all other lines of business (Line 20.4,Col. 11)	0	0	0	0	0
20.	Total	340,139,204	477,243,423	660,977,532	845,693,395	1,201,816,403
	Balance Sheet (Pages 2 & 3)					
21.	Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	7,718,710,314	7,755,796,395	7,172,688,606	6,733,706,764	5,559,059,669
22.	Total liabilities excluding Separate Accounts business (Page 3, Line 26)	6,416,412,617	6,484,452,682	6,041,421,902	5,857,948,111	4,750,741,481
23.	Aggregate life reserves (Page 3, Line 1)	4,999,624,121	4,943,728,574	4,748,935,639	4,456,632,053	3,938,774,666
23.1	Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1	0				XXX
24.	Aggregate A & H reserves (Page 3, Line 2)	0	0	0	0	0
25.	Deposit-type contract funds (Page 3, Line 3)	1,006,680,046	1,124,071,398	989,440,221	950,011,238	520,770,437
26.	Asset valuation reserve (Page 3, Line 24.01)	162,063,791	158,349,856	100,073,429	105,941,114	89,000,319
27.	Capital (Page 3, Lines 29 and 30)	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
28.	Surplus (Page 3, Line 37)	1,299,297,697	1,268,343,713	1,128,266,704	872,758,653	805,318,188
	Cash Flow (Page 5)					
29.	Net Cash from Operations (Line 11)	124,391,687	214,138,123	289,502,505	542,659,043	899,975,432
	Risk-Based Capital Analysis					
30.	Total adjusted capital	1,474,120,050	1,435,547,041	1,202,292,478	995,264,146	906,195,012
31.	Authorized control level risk - based capital	148,138,826	143,325,995	131,196,631	112,018,528	105,176,260
	Percentage Distribution of Cash, Cash Equivalents and Invested Assets					
	(Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32.	Bonds (Line 1)	69.2	69.6	74.9	76.0	75.8
33.	Stocks (Lines 2.1 and 2.2)	11.8	11.6	10.6	8.8	10.3
34.	Mortgage loans on real estate(Lines 3.1 and 3.2)	8.5	8.7	8.0	6.9	4.8
35.	Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
36.	Cash, cash equivalents and short-term investments (Line 5)	3.1	3.3	1.2	1.6	2.5
37.	Contract loans (Line 6)	1.4	1.4	1.5	1.6	2.0
38.	Derivatives (Page 2, Line 7)	1.5	1.6	0.9	1.8	0.9
39.	Other invested assets (Line 8)	4.3	3.7	2.9	3.1	3.6
40.	Receivables for securities (Line 9)	0.0	0.1	0.1	0.1	0.1
41.	Securities lending reinvested collateral assets (Line 10)	0.2	0.1	0.0	0.1	0.0
42.	Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
43.	Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

		1 2020	2 2019	3 2018	4 2017	5 2016
	Investments in Parent, Subsidiaries and Affiliates					
44.	Affiliated bonds (Schedule D Summary, Line 12, Col. 1)					0
45.	Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)	0	0			
46.	Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	343,675,966	377,138,579	339,004,814	315,929,165	359,262,095
47.	Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
48.	Affiliated mortgage loans on real estate					
49.	All other affiliated	223,679,973	170,757,305	95,111,090	98,940,315	89,426,465
50.	Total of above Lines 44 to 49	567,355,939	547,895,884	434,115,904	414,869,480	448,688,560
51.	Total Investment in Parent included in Lines 44 to 49 above					
	Total Nonadmitted and Admitted Assets					
52.	Total nonadmitted assets (Page 2, Line 28, Col. 2)	807,263	988,499	15,726,147	1,644,528	29,941,510
53.	Total admitted assets (Page 2, Line 28, Col. 3)	9,814,721,479	9,914,359,619	9,415,089,815	9,210,212,750	7,999,573,399
	Investment Data					
54.	Net investment income (Exhibit of Net Investment Income)	261,248,160	276,869,917	259,562,204	263,386,115	232,325,877
55.	Realized capital gains (losses) (Page 4, Line 34, Column 1)	45,119,535	4,507,419	26,515,595	(23,876,015)	25,581,115
56.	Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(58,415,481)	159,062,654	(50,915,780)	50,641,617	(12,444,970)
57.	Total of above Lines 54, 55 and 56	247,952,214	440,439,990	235,162,019	290,151,717	245,462,022
	Benefits and Reserve Increases (Page 6)					
58.	Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11,12, 13, 14 and 15, Cols. 6, 7 and 8)	620,105,832	719,222,334	690,974,159	551,412,802	519,685,460
59.	Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	0	0	0	0	0
60.	Increase in life reserves - other than group and annuities (Line 19, Col. 2)	(1,672,605)	(6,619,638)	(5,112,060)	(7,788,321)	1,894,073
61.	Increase in A & H reserves (Line 19, Col. 6)			0	0	0
62.	Dividends to policyholders and refunds to members (Line 30, Col. 1)	0	0	0	0	0
	Operating Percentages					
63.	Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	1.3	1.3	1.6	3.3	6.9
64.	Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	1.5	1.8	2.2	2.3	2.0
65.	A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	0.0	0.0	0.0	0.0	0.0
66.	A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	0.0	0.0	0.0	0.0	0.0
67.	A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	0.0	0.0	0.0	0.0	0.0
	A & H Claim Reserve Adequacy					
68.	Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)					
69.	Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)					
70.	Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)	0	0	0	0	0
71.	Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)	0	0	0	0	0
	Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)					
72.	Industrial life (Page 6.1, Col. 2)	0	0	0	0	0
73.	Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12)	802,364	1,219,040	1,413,915	1,634,828	494,350
74.	Ordinary - individual annuities (Page 6, Col. 4)	51,127,058	23,100,262	39,564,632	14,902,794	51,942,041
75.	Ordinary-supplementary contracts	XXX	XXX	336,024	2,665,772	2,841,214
76.	Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7)	0	0	0	0	0
77.	Group life (Page 6.2, Col. 1 Less Cols. 7 and 9)	75,375	124,987	78,124	125,587	1,110,120
78.	Group annuities (Page 6, Col. 5)	164,062	143,490	(515,571)	(430,076)	249,919
79.	A & H-group (Page 6.5, Col. 3)			0	0	0
80.	A & H-credit (Page 6.5, Col. 10)	0	0	0	0	0
81.	A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10)	0	0	0	0	0
82.	Aggregate of all other lines of business (Page 6, Col. 8)	(10,947,825)	(15,969,981)	(8,171,438)	26,095,539	33,688,065
83.	Fraternal (Page 6, Col. 7)	0	0			
84.	Total (Page 6, Col. 1)	41,221,034	8,617,798	32,705,686	44,994,444	90,325,709

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

If no, please explain:

EXHIBIT OF LIFE INSURANCE

($000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10
	1	2	3	4	5	6	Number of		9	
							7	8		
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	Policies	Certificates	Amount of Insurance	Total Amount of Insurance
1. In force end of prior year	0	0	3,635	321,977	0	0	17	31	5,936	327,913
2. Issued during year		0		0		0			0	0
3. Reinsurance assumed										0
4. Revived during year										0
5. Increased during year (net)				7,502					15	7,517
6. Subtotals, Lines 2 to 5	0	0	0	7,502	0	0	0	0	15	7,517
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		0
8. Aggregate write-ins for increases	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8)	0	0	3,635	329,479	0	0	17	31	5,951	335,430
Deductions during year:										
10. Death			58	10,300			XXX	1	16	10,316
11. Maturity							XXX			0
12. Disability							XXX			0
13. Expiry				1,106						1,106
14. Surrender			117	3,551				4	554	4,105
15. Lapse			28	1,274						1,274
16. Conversion							XXX	XXX	XXX	0
17. Decreased (net)			18	999						999
18. Reinsurance										0
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	0	0	221	17,230	0	0	0	5	570	17,800
21. In force end of year (b) (Line 9 minus Line 20)	0	0	3,414	312,249	0	0	17	26	5,381	317,630
22. Reinsurance ceded end of year	XXX		XXX	15,253	XXX		XXX	XXX		15,253
23. Line 21 minus Line 22	XXX	0	XXX	296,996	XXX	(a) 0	XXX	XXX	5,381	302,377
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page.	0	0	0	0	0	0	0	0	0	0
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	0
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page.	0	0	0	0	0	0	0	0	0	0
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

Life, Accident and Health Companies Only:

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

Fraternal Benefit Societies Only:

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

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

If not, how are such expenses met?

EXHIBIT OF LIFE INSURANCE

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

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance			2,450	260,648
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
Term Insurance Excluding Extended Term Insurance	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing				
28. Term policies - other			49	3,596
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	
31. Totals (Lines 27 to 30)	0	0	49	3,596
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	1	10
34. Totals, whole life and endowment			3,364	308,643
35. Totals (Lines 31 to 34)	0	0	3,414	312,249

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36 Industrial				
37. Ordinary			312,249	
38. Credit Life (Group and Individual)				
39. Group			5,381	
40. Totals (Lines 36 to 39)	0	0	317,630	0

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to other companies	XXX		XXX	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX	26	XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21			26	5,381

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	175

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

47.1

47.2

POLICIES WITH DISABILITY PROVISIONS

	Industrial		Ordinary		Credit		Group	
Disability Provisions	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certifi-cates	8 Amount of Ins rance
48. Waiver of Premium			322	568				
49. Disability Income			169	279				
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total	0	(a) 0	491	(a) 847	0	(a) 0	0	(a) 0

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

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

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	1,517	3,616	0	0
2. Issued during year	148	251		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	1,665	3,867	0	0
Deductions during year:				
6. Decreased (net)	6	412		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	6	412	0	0
9. In force end of year (line 5 minus line 8)	1,659	3,455	0	0
10. Amount on deposit		(a)		(a)
11. Income now payable	1,659	3,455		
12. Amount of income payable	(a) 7,356,665	(a) 15,718,742	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	15,781	53,277	4	63
2. Issued during year	597	1,859		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	16,378	55,136	4	63
Deductions during year:				
6. Decreased (net)	605	3,881		2
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	605	3,881	0	2
9. In force end of year (line 5 minus line 8)	15,773	51,255	4	61
Income now payable:				
10. Amount of income payable	(a) 227,467,392	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 4,667,403,811	XXX	(a) 2,263,610
Deferred not fully paid:				
12. Account balance	XXX	(a)	XXX	(a)

ACCIDENT AND HEALTH INSURANCE

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

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
1. In force end of prior year	47	0
2. Issued during year	12	
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	59	0
Deductions During Year:		
6. Decreased (net)	15	
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	15	0
9. In force end of year (line 5 minus line 8)	44	0
10. Amount of account balance	(a) 1,538,403	(a)

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

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

		1	Direct Business Only					
			Life Contracts		4	5	6	7
			2	3				
States, Etc.		Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
1. Alabama	AL	L	12,204	3,353,725			3,365,929	152,000
2. Alaska	AK	L		600,000			600,000	
3. Arizona	AZ	L	2,896	7,375,001			7,377,897	(572,483)
4. Arkansas	AR	L	90	2,320,256			2,320,346	
5. California	CA	L	13,811	19,097,455			19,111,266	7,536,669
6. Colorado	CO	L	5,716	3,932,339			3,938,055	
7. Connecticut	CT	L	103	5,586,132			5,586,235	1,026,801
8. Delaware	DE	L	2,450	1,593,540			1,595,990	52,158
9. District of Columbia	DC	L		961,686			961,686	
10. Florida	FL	L	17,232	34,983,417			35,000,649	2,532,631
11. Georgia	GA	L	11,284	3,478,704			3,489,988	164,056
12. Hawaii	HI	L	2,662	1,513,429			1,516,091	42,902
13. Idaho	ID	L	157	854,214			854,371	
14. Illinois	IL	L	42,202	14,110,215			14,152,417	7,660,000
15. Indiana	IN	L	5,180	8,526,959			8,532,139	964,000
16. Iowa	IA	L	35,142	3,356,807			3,391,949	45,837
17. Kansas	KS	L	6,592	1,704,581			1,711,173	
18. Kentucky	KY	L	988	8,777,336			8,778,324	1,441,786
19. Louisiana	LA	L		3,116,528			3,116,528	482,000
20. Maine	ME	L		490,035			490,035	726,000
21. Maryland	MD	L	13,093	3,548,702			3,561,795	207,514
22. Massachusetts	MA	L	157	6,130,050			6,130,207	5,566,184
23. Michigan	MI	L	709	14,032,067			14,032,776	802,389
24. Minnesota	MN	L	30,055	3,011,815			3,041,870	3,732,204
25. Mississippi	MS	L	1,164	813,960			815,124	220,398
26. Missouri	MO	L	8,369	3,854,368			3,862,737	1,049,000
27. Montana	MT	L	246	180,286			180,532	379,299
28. Nebraska	NE	L	6,193	410,863			417,056	
29. Nevada	NV	L	132	1,264,766			1,264,898	
30. New Hampshire	NH	L		3,522,950			3,522,950	340,321
31. New Jersey	NJ	L	359	11,118,610			11,118,969	1,008,688
32. New Mexico	NM	L	2,231	882,018			884,249	126,433
33. New York	NY	N	902	5,198,482			5,199,384	
34. North Carolina	NC	L	460	19,330,496			19,330,956	326,154
35. North Dakota	ND	L		105,024			105,024	
36. Ohio	OH	L	91,356	54,113,896			54,205,252	4,372,388,560
37. Oklahoma	OK	L	8,488	2,470,074			2,478,562	1,501,171
38. Oregon	OR	L	1,463	6,318,388			6,319,851	195,976
39. Pennsylvania	PA	L	29,065	26,297,895			26,326,960	3,838,474
40. Rhode Island	RI	L		1,118,668			1,118,668	
41. South Carolina	SC	L	10,259	4,354,543			4,364,802	765,132
42. South Dakota	SD	L	3,471	415,390			418,861	
43. Tennessee	TN	L	3,520	5,936,010			5,939,530	250,000
44. Texas	TX	L	6,541	24,317,244			24,323,785	1,615,333
45. Utah	UT	L		635,156			635,156	299,118
46. Vermont	VT	L		100,000			100,000	
47. Virginia	VA	L	259	4,444,568			4,444,827	790,351
48. Washington	WA	L	6,319	5,030,755			5,037,074	536,922
49. West Virginia	WV	L	9,193	1,177,722			1,186,915	
50. Wisconsin	WI	L	2,390	3,922,138			3,924,528	165,784
51. Wyoming	WY	L					0	
52. American Samoa	AS	N					0	
53. Guam	GU	N					0	
54. Puerto Rico	PR	N					0	
55. U.S. Virgin Islands	VI	N					0	
56. Northern Mariana Islands	MP	N					0	
57. Canada	CAN	N					0	
58. Aggregate Other Alien	OT	XXX	0	22,023	0	0	22,023	0
59. Subtotal		XXX	395,103	339,811,286	0	0	340,206,389	4,418,359,762
90. Reporting entity contributions for employee benefits plans		XXX	0	0	0	0	0	0
91. Dividends or refunds applied to purchase paid-up additions and annuities		XXX	0	0	0	0	0	0
92. Dividends or refunds applied to shorten endowment or premium paying period		XXX	0	0	0	0	0	0
93. Premium or annuity considerations waived under disability or other contract provisions		XXX	0	0	0	0	0	0
94. Aggregate or other amounts not allocable by State		XXX	0	0	0	0	0	0
95. Totals (Direct Business)		XXX	395,103	339,811,286	0	0	340,206,389	4,418,359,762
96. Plus reinsurance assumed		XXX	80,737	0	0	0	80,737	0
97 Totals (All Business)		XXX	475,840	339,811,286	0	0	340,287,126	4,418,359,762
98. Less reinsurance ceded		XXX	147,927	0	0	0	147,927	0
99. Totals (All Business) less Reinsurance Ceded		XXX	327,913	339,811,286	(c) 0	0	340,139,199	4,418,359,762
DETAILS OF WRITE-INS								
58001. ZZZ Other Alien		XXX		22,023			22,023	
58002.		XXX						
58003.		XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX	0	22,023	0	0	22,023	0
9401.		XXX						
9402.		XXX						
9403.		XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page		XXX	0	0	0	0	0	0
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)		XXX	0	0	0	0	0	0

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG 50 | R - Registered - Non-domiciled RRGs 0

E - Eligible - Reporting entities eligible or approved to write surplus lines in the state 0 | Q - Qualified - Qualified or accredited reinsurer 0

N - None of the above - Not allowed to write business in the state 7

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

By state of residence of the policyholder

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

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

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

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Summary of Operations Line 27

	1 Current Year	2 Prior Year
2704. Experience Refund	0	17,157
2705. Reserve Adjustment	(70,055)	(14,450)
2797. Summary of remaining write-ins for Line 27 from overflow page	(70,055)	2,707

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Analysis of Operations - Summary Line 27

	1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident and Health	7 Fraternal	8 Other Lines of Business	9 YRT Mortality Risk Only
2704. Experience Refund	0							0	
2705. Reserve Adjustment	(70,055)	(70,055)							
2797. Summary of remaining write-ins for Line 27 from overflow page	(70,055)	(70,055)	0	0	0	0	0	0	0

Additional Write-ins for Analysis of Operations - Individual Life Insurance Line 27

	1 Total	2 Industrial Life	3 Whole Life	4 Term Life	5 Indexed Life	6 Universal Life	7 Universal Life With Secondary Guarantees	8 Variable Life	9 Variable Universal Life	10 Credit Life (c)	11 Other Individual Life	12 YRT Mortality Risk Only
2704. Experience Refund	0											
2705. Reserve Adjustment	(70,055)								(70,055)			
2797. Summary of remaining write-ins for Line 27 from overflow page	(70,055)	0	0	0	0	0	0	0	(70,055)	0	0	0

Additional Write-ins for Analysis of Operations - Group Life Insurance Line 27

	1 Total	2 Whole Life	3 Term Life	4 Universal Life	5 Variable Life	6 Variable Universal Life	7 Credit Life (d)	8 Other Group Life (a)	9 YRT Mortality Risk Only
2704. Experience Refund	0								
2705. Reserve Adjustment	0								
2797. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0

Additional Write-ins for Analysis of Operations - Individual Annuities Line 27

	1	Deferred				6	7
	Total	2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
2704. Experience Refund	0						
2705. Reserve Adjustment	0						
2797. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0

Additional Write-ins for Analysis of Operations - Group Annuities Line 27

	1	Deferred				6	7
	Total	2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
2704. Experience Refund	0						
2705. Reserve Adjustment	0						
2797. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0