



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

Columbus Life Insurance Company

NAIC Group Code08360836NAIC Company Code99937Employer's ID Number31-1191427
(Current)(Prior)

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

Country of DomicileUnited States of America

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

Incorporated/Organized09/08/1986Commenced Business07/01/1988

Statutory Home Office400 East 4th StreetCincinnati, OH, US 45202-3302
(Street and Number)(City or Town, State, Country and Zip Code)

Main Administrative Office400 East 4th StreetCincinnati, OH, US 45202-3302513-361-6700
(Street and Number)(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Mail Address400 East 4th StreetCincinnati, OH, US 45202-3302
(Street and Number or P.O. Box)(City or Town, State, Country and Zip Code)

Primary Location of Books and Records400 East 4th StreetCincinnati, OH, US 45202-3302513-361-6700
(Street and Number)(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Internet Website Addresswww.ColumbusLife.com

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

OFFICERS

Chairman of the BoardJohn Finn Barrett

Secretary and CounselDonald Joseph Wuebbling

President & CEOJohn Henry Bultema III #

OTHER

James Howard Acton Jr., VP, Chief Financial Officer	Matthew Edward Canterbury, Sr VP	Karen Ann Chamberlain, Sr VP, Chief Information Officer
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, VP, Deputy Gen Counsel	Bradley Joseph Hunkler, Sr VP
Stephen Gale Hussey, Jr., Sr VP	Jay Vincent Johnson, VP, Treasurer	Phillip Earl King, Sr VP & Auditor
Linda Marie Lake, Sr VP	Bruce William Maisel, VP, CCO	David Edward Nevers #, VP
Jonathan David Niemeyer, Sr VP, CAO, & Gen Counsel	Morgan Frazier Scott, VP	Paul Charles Silva #, VP
Thomas Martin Stapleton, VP	James Joseph Vance, Sr VP, Co-Chief Inv Officer	Brendan Matthew White, Sr VP, Co-Chief Inv Officer
Aaron Jason Wolf, VP, Chief Underwriter		

DIRECTORS OR TRUSTEES

John Finn Barrett	John Henry Bultema III	Jill Tripp McGruder
Jonathan David Niemeyer		

State ofOhioSS:
County ofHamilton

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

John H. Bultema III
President & CEO

Donald Joseph Wuebbling
Secretary and Counsel

Wade Matthew Fugate
VP and Controller

Subscribed and sworn to before me this12th day ofFebruary, 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.....

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Columbus Life Insurance Company

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	3,098,351,298		3,098,351,298	3,163,995,263
2. Stocks (Schedule D):				
2.1 Preferred stocks	18,081,233		18,081,233	12,829,800
2.2 Common stocks	100,825,896		100,825,896	108,845,656
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	435,607,598		435,607,598	379,015,749
3.2 Other than first liens			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)			0	
4.2 Properties held for the production of income (less \$ encumbrances)			0	
4.3 Properties held for sale (less \$ encumbrances)			0	
5. Cash (\$1,056,630 , Schedule E - Part 1), cash equivalents (\$106,556,256 , Schedule E - Part 2) and short-term investments (\$7,190,027 , Schedule DA)	114,802,913		114,802,913	130,306,180
6. Contract loans (including \$ premium notes)	71,787,534		71,787,534	65,583,334
7. Derivatives (Schedule DB)	85,640,736		85,640,736	54,253,285
8. Other invested assets (Schedule BA)	222,384,998		222,384,998	194,844,428
9. Receivables for securities	257,048		257,048	228,393
10. Securities lending reinvested collateral assets (Schedule DL)	1,471,373		1,471,373	15,291,494
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	4,149,210,627	0	4,149,210,627	4,125,193,582
13. Title plants less \$ charged off (for Title insurers only)			0	
14. Investment income due and accrued	35,438,258		35,438,258	36,212,520
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	726,305		726,305	819,481
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	10,829,511		10,829,511	10,796,884
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	2,819,879		2,819,879	7,990,135
16.2 Funds held by or deposited with reinsured companies			0	
16.3 Other amounts receivable under reinsurance contracts			0	0
17. Amounts receivable relating to uninsured plans			0	
18.1 Current federal and foreign income tax recoverable and interest thereon	1,086,092		1,086,092	0
18.2 Net deferred tax asset			0	0
19. Guaranty funds receivable or on deposit	681,326		681,326	684,418
20. Electronic data processing equipment and software			0	
21. Furniture and equipment, including health care delivery assets (\$)			0	
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	
23. Receivables from parent, subsidiaries and affiliates			0	
24. Health care (\$) and other amounts receivable	3,739,145	3,739,145	0	0
25. Aggregate write-ins for other than invested assets	3,164,109	0	3,164,109	3,138,531
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	4,207,695,252	3,739,145	4,203,956,107	4,184,835,551
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	101,763,790		101,763,790	101,643,743
28. Total (Lines 26 and 27)	4,309,459,042	3,739,145	4,305,719,897	4,286,479,294
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. CSV of Company Owned Life Insurance	2,746,246		2,746,246	2,717,032
2502. Employee Split Dollar	398,323		398,323	396,973
2503. Prepaid Dividends	19,540		19,540	24,526
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	3,164,109	0	3,164,109	3,138,531

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Columbus Life Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Aggregate reserve for life contracts \$ 3,284,567,015 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	3,284,567,015	3,220,199,141
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	589,394	687,994
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	312,164,933	371,165,531
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	36,573,894	28,947,666
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	40,569	40,669
5. Policyholders' dividends/refunds to members \$ 9,640 and coupons \$ due and unpaid (Exhibit 4, Line 10)	9,640	7,360
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)	10,610,020	11,760,020
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 \$ 0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	166,963	141,456
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 \$ 0 is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ 825,977 ceded	825,977	4,618,245
9.4 Interest maintenance reserve (IMR, Line 6)	15,885,875	15,552,595
10. Commissions to agents due or accrued-life and annuity contracts \$ 511,354 accident and health \$ and deposit-type contract funds \$	511,354	57,748
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	572,943	1,114,420
13. Transfers to Separate Accounts due or accrued (net) (including \$ (948,906) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(3,080,324)	(3,059,138)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	1,447,864	2,417,844
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)		3,551,957
15.2 Net deferred tax liability		
16. Unearned investment income	1,392,458	1,488,246
17. Amounts withheld or retained by reporting entity as agent or trustee	66,046	57,244
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	6,265,456	4,111,799
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above	32,143,177	30,401,348
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	43,196,267	57,933,148
24.02 Reinsurance in unauthorized and certified (\$ 0) companies	0	
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	1,776,589	2,720,658
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives	50,885,001	21,540,765
24.09 Payable for securities	175,489	288,549
24.10 Payable for securities lending	62,489,210	112,080,772
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	59,950,672	32,784,751
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	3,919,226,482	3,920,610,788
27. From Separate Accounts Statement	101,763,790	101,643,743
28. Total liabilities (Lines 26 and 27)	4,020,990,272	4,022,254,531
29. Common capital stock	10,000,000	10,000,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	356,778,653	306,778,653
34. Aggregate write-ins for special surplus funds	0	0
35. Unassigned funds (surplus)	(82,049,028)	(52,553,890)
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	274,729,625	254,224,763
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	284,729,625	264,224,763
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	4,305,719,897	4,286,479,294
DETAILS OF WRITE-INS		
2501. Payable for Collateral on Derivatives	30,670,000	21,800,000
2502. Unfunded commitment to low income housing tax credit properties	27,313,697	9,476,698
2503. Outstanding disbursement checks written awaiting booking	864,648	160,804
2598. Summary of remaining write-ins for Line 25 from overflow page	1,102,327	1,347,249
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	59,950,672	32,784,751
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0

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)	244,443,473	276,007,107
2. Considerations for supplementary contracts with life contingencies	1,080,168	806,370
3. Net investment income (Exhibit of Net Investment Income, Line 17)	187,951,554	183,531,335
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	1,393,827	711,736
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	0	0
7. Reserve adjustments on reinsurance ceded	0	
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	1,611,587	1,623,797
8.2 Charges and fees for deposit-type contracts	563,450	543,792
8.3 Aggregate write-ins for miscellaneous income	124,216	141,695
9. Total (Lines 1 to 8.3)	437,168,275	463,365,832
10. Death benefits	153,040,397	147,147,897
11. Matured endowments (excluding guaranteed annual pure endowments)	365,051	983,486
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	32,558,981	31,788,393
13. Disability benefits and benefits under accident and health contracts	874,084	932,144
14. Coupons, guaranteed annual pure endowments and similar benefits	0	
15. Surrender benefits and withdrawals for life contracts	107,439,994	145,385,397
16. Group conversions	0	
17. Interest and adjustments on contract or deposit-type contract funds	5,022,822	9,636,099
18. Payments on supplementary contracts with life contingencies	1,387,419	1,290,868
19. Increase in aggregate reserves for life and accident and health contracts	66,983,287	97,033,837
20. Totals (Lines 10 to 19)	367,672,035	434,198,121
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	42,710,079	42,067,543
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)		
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	41,317,400	46,063,917
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	6,005,840	6,474,235
25. Increase in loading on deferred and uncollected premiums	(285,643)	262,132
26. Net transfers to or (from) Separate Accounts net of reinsurance	(7,197,702)	(9,504,562)
27. Aggregate write-ins for deductions	6,797,759	8,915,082
28. Totals (Lines 20 to 27)	457,019,768	528,476,468
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(19,851,493)	(65,110,636)
30. Dividends to policyholders and refunds to members	11,400,281	12,044,467
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(31,251,774)	(77,155,103)
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(9,868,754)	(10,819,938)
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)	(21,383,020)	(66,335,165)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (347,922) (excluding taxes of \$459,104 transferred to the IMR)	(4,655,854)	17,025,072
35. Net income (Line 33 plus Line 34)	(26,038,874)	(49,310,093)
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	264,224,763	273,497,302
37. Net income (Line 35)	(26,038,874)	(49,310,093)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ (4,337,073)	(16,315,655)	17,888,654
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	(4,337,073)	4,755,215
41. Change in nonadmitted assets	(254,430)	(1,577,796)
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	2,714,012	0
44. Change in asset valuation reserve	14,736,882	(10,990,735)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)	0	
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
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	50,000,000	29,962,216
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	20,504,862	(9,272,539)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	284,729,625	264,224,763
DETAILS OF WRITE-INS		
08.301. Miscellaneous Income	124,216	141,695
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	124,216	141,695
2701. Benefits for Employees not included elsewhere	5,925,221	6,851,319
2702. Securities lending interest expense	872,538	2,063,763
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	6,797,759	8,915,082
5301.		
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Columbus Life Insurance Company

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	245,895,340	284,369,582
2. Net investment income	178,878,738	183,366,887
3. Miscellaneous income	2,270,039	2,278,495
4. Total (Lines 1 through 3)	427,044,117	470,014,964
5. Benefit and loss related payments	291,684,633	332,220,847
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	(7,176,516)	(11,248,625)
7. Commissions, expenses paid and aggregate write-ins for deductions	93,783,005	103,942,703
8. Dividends paid to policyholders	12,548,001	12,053,388
9. Federal and foreign income taxes paid (recovered) net of \$7,949,996 tax on capital gains (losses)	(5,119,523)	(11,032,573)
10. Total (Lines 5 through 9)	385,719,600	425,935,740
11. Net cash from operations (Line 4 minus Line 10)	41,324,517	44,079,224
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	413,639,499	456,206,827
12.2 Stocks	70,120,600	36,550,148
12.3 Mortgage loans	8,479,047	8,327,990
12.4 Real estate	0	0
12.5 Other invested assets	22,000,000	11,341,123
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	8,284	20,181
12.7 Miscellaneous proceeds	13,820,121	237,748
12.8 Total investment proceeds (Lines 12.1 to 12.7)	528,067,551	512,684,017
13. Cost of investments acquired (long-term only):		
13.1 Bonds	357,012,417	494,792,978
13.2 Stocks	80,510,688	16,112,587
13.3 Mortgage loans	65,070,896	60,300,000
13.4 Real estate	0	0
13.5 Other invested assets	30,663,001	15,030,555
13.6 Miscellaneous applications	13,173,359	17,323,036
13.7 Total investments acquired (Lines 13.1 to 13.6)	546,430,361	603,559,156
14. Net increase (decrease) in contract loans and premium notes	6,204,200	4,029,624
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(24,567,010)	(94,904,763)
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	50,000,000	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(59,000,598)	15,990,211
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	(23,260,176)	55,254,279
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(32,260,774)	71,244,490
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)	(15,503,267)	20,418,951
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	130,306,180	109,887,229
19.2 End of year (Line 18 plus Line 19.1)	114,802,913	130,306,180

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

20.0001. Contribution from The Western and Southern Life Insurance Company in the form of Common Stock securities		29,962,216
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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Columbus Life Insurance Company

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts	244,443,473	212,478,369	0	31,955,539	0	9,565			0
2. Considerations for supplementary contracts with life contingencies	1,080,168	XXX	XXX	1,080,168		XXX	XXX		XXX
3. Net investment income	187,951,554	122,326,139	0	40,831,010	114,955	30,309		24,649,141	0
4. Amortization of Interest Maintenance Reserve (IMR)	1,393,827	904,316	0	249,192	852	225		239,242	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	XXX		0
6. Commissions and expense allowances on reinsurance ceded	0	0	0			0	XXX	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0			0	XXX		0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	1,611,587	1,611,587	0	0	0	0	XXX		0
8.2 Charges and fees for deposit-type contracts	563,450	563,450	0	0	0	XXX	XXX		0
8.3 Aggregate write-ins for miscellaneous income	124,216	45,734	0	50	0	0	0	78,432	0
9. Totals (Lines 1 to 8.3)	437,168,275	337,929,595	0	74,115,959	115,807	40,099	0	24,966,815	0
10. Death benefits	153,040,397	153,040,397	0	0	0	XXX	XXX		0
11. Matured endowments (excluding guaranteed annual pure endowments)	365,051	365,051	0	0	0	XXX	XXX		0
12. Annuity benefits	32,558,981	XXX	XXX	32,012,604	546,377	XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts	874,084	663,354	0	0	0	210,730	XXX		0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0			0	XXX		0
15. Surrender benefits and withdrawals for life contracts	107,439,994	42,654,426	0	64,785,568	0	XXX	XXX		0
16. Group conversions	0	0	0			0	XXX		0
17. Interest and adjustments on contract or deposit-type contract funds	5,022,822	728,287	0	4,294,520	0	15	XXX		0
18. Payments on supplementary contracts with life contingencies	1,387,419	0	0	1,387,419	0	XXX	XXX		0
19. Increase in aggregate reserves for life and accident and health contracts	66,983,287	103,513,491	0	(36,131,601)	(300,003)	(98,600)	XXX		0
20. Totals (Lines 10 to 19)	367,672,035	300,965,006	0	66,348,510	246,374	112,145	XXX	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	42,710,079	40,763,629		1,946,450	0	0	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed	0	0	0			0	XXX	0	0
23. General insurance expenses and fraternal expenses	41,317,400	28,316,556	0	3,259,773	0	18,872		9,722,199	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	6,005,840	5,764,857	0	182,815	0	1,028		57,140	0
25. Increase in loading on deferred and uncollected premiums	(285,643)	(285,643)	0	0	0	0	XXX		0
26. Net transfers to or (from) Separate Accounts net of reinsurance	(7,197,702)	(241,281)	0	(6,956,421)	0	0	XXX		0
27. Aggregate write-ins for deductions	6,797,759	1,310,886	0	159,971	0	1,027	0	5,325,875	0
28. Totals (Lines 20 to 27)	457,019,768	376,594,010	0	64,941,098	246,374	133,072	0	15,105,214	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(19,851,493)	(38,664,415)	0	9,174,861	(130,567)	(92,973)	0	9,861,601	0
30. Dividends to policyholders and refunds to members	11,400,281	11,400,281	0	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)	(31,251,774)	(50,064,696)	0	9,174,861	(130,567)	(92,973)	0	9,861,601	0
32. Federal income taxes incurred (excluding tax on capital gains)	(9,868,754)	(10,513,587)	0	1,926,722	(27,419)	(19,524)		(1,234,946)	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)	(21,383,020)	(39,551,109)	0	7,248,139	(103,148)	(73,449)	0	11,096,547	0
34. Policies/certificates in force end of year	120,674	107,739	0	12,842	39	54	XXX		0
DETAILS OF WRITE-INS									
08.301. Miscellaneous Income	124,216	45,734		50				78,432	
08.302.									
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)	124,216	45,734	0	50	0	0	0	78,432	0
2701. Benefits for Employees not included elsewhere	5,925,221	1,310,886		159,971		1,027		4,453,337	
2702. Securities lending interest expense	872,538							872,538	
2703.									
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)	6,797,759	1,310,886	0	159,971	0	1,027	0	5,325,875	0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Columbus Life Insurance Company

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

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a)	212,478,369		16,658,004	10,679,110	92,089,196	16,144,852	76,566,570		340,637			
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	122,326,139		18,694,108	6,413,300	18,420,396	24,217,265	54,356,286		224,784			
4. Amortization of Interest Maintenance Reserve (IMR)	904,316		138,477	47,087	135,498	179,252	402,335		1,667			
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	.0											
6. Commissions and expense allowances on reinsurance ceded .....	.0	0										
7. Reserve adjustments on reinsurance ceded .....	.0											
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	1,611,587								1,611,587			
8.2 Charges and fees for deposit-type contracts	563,450								563,450			
8.3 Aggregate write-ins for miscellaneous income	45,734	0	425	590	950	525	645	0	42,599	0	0	0
9. Totals (Lines 1 to 8.3)	337,929,595	0	35,491,014	17,140,087	110,646,040	40,541,894	131,325,836	0	2,784,724	0	0	0
10. Death benefits	153,040,397		17,189,385	2,751,220	3,869,139	51,209,201	76,890,694		1,130,758			
11. Matured endowments (excluding guaranteed annual pure endowments)	365,051		334,055			30,996						
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	663,354		105,134	54,641		427,438	75,564		577			
14. Coupons, guaranteed annual pure endowments and similar benefits .....	.0											
15. Surrender benefits and withdrawals for life contracts	42,654,426		8,470,179	24,604	7,290,487	13,532,094	11,502,833		1,834,229			
16. Group conversions .....	.0											
17. Interest and adjustments on contract or deposit-type contract funds	728,287		733,895	(16,226)	32,171	(21,553)						
18. Payments on supplementary contracts with life contingencies .....	.0											
19. Increase in aggregate reserves for life and accident and health contracts	103,513,491		178,406	8,799,308	60,720,177	(21,156,426)	54,909,068		62,958			
20. Totals (Lines 10 to 19)	300,965,006	0	27,011,054	11,613,547	71,911,974	44,021,750	143,378,159	0	3,028,522	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	40,763,629	0	2,384	1,127,900	33,343,797	19,714	6,214,458		55,376			XXX
22. Commissions and expense allowances on reinsurance assumed .....	.0	0										
23. General insurance expenses	28,316,556		1,390,417	3,456,882	9,607,145	4,178,217	9,378,619		305,276			
24. Insurance taxes, licenses and fees, excluding federal income taxes	5,764,857		430,659	356,480	2,418,581	783,836	1,759,434		15,867			
25. Increase in loading on deferred and uncollected premiums	(285,643)		(10,752)	(274,891)								
26. Net transfers to or (from) Separate Accounts net of reinsurance	(241,281)								(241,281)			
27. Aggregate write-ins for deductions	1,310,886	0	75,532	157,216	463,066	60,355	543,198	0	11,519	0	0	0
28. Totals (Lines 20 to 27)	376,594,010	0	28,899,294	16,437,134	117,744,563	49,063,872	161,273,868	0	3,175,279	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(38,664,415)	0	6,591,720	702,953	(7,098,523)	(8,521,978)	(29,948,032)	0	(390,555)	0	0	0
30. Dividends to policyholders and refunds to members	11,400,281		11,400,281									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(50,064,696)	0	(4,808,561)	702,953	(7,098,523)	(8,521,978)	(29,948,032)	0	(390,555)	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	(10,513,587)		(1,009,798)	147,620	(1,490,690)	(1,789,615)	(6,289,087)		(82,017)			
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)	(39,551,109)	0	(3,798,763)	555,333	(5,607,833)	(6,732,363)	(23,658,945)	0	(308,538)	0	0	0
34. Policies/certificates in force end of year	107,739		25,329	17,840	15,926	27,932	19,775		937			
DETAILS OF WRITE-INS												
08.301. Miscellaneous Income	45,734		425	590	950	525	645		42,599			
08.302.												
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)	45,734	0	425	590	950	525	645	0	42,599	0	0	0
2701. Benefits for Employees not included elsewhere	1,310,886		75,532	157,216	463,066	60,355	543,198		11,519			
2702. Securities lending interest expense .....	.0											
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page .....	.0	0	.0	.0	.0	.0	.0	.0	.0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	1,310,886	0	75,532	157,216	463,066	60,355	543,198	0	11,519	0	0	0

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Columbus Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts (b)									
2. Considerations for supplementary contracts with life contingencies	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									
8.3 Aggregate write-ins for miscellaneous income									
9. Totals (Lines 1 to 8.3)									
10. Death benefits									
11. Matured endowments (excluding guaranteed annual pure endowments)									
12. Annuity benefits	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									
16. Group conversions									
17. Interest and adjustments on contract or deposit-type contract funds									
18. Payments on supplementary contracts with life contingencies									
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)									XXX
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, 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)									

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Columbus Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for individual annuity contracts	31,955,539	11,597,814	19,213,411			1,144,314	
2. Considerations for supplementary contracts with life contingencies	1,080,168	XXX	XXX	XXX	XXX	1,080,168	XXX
3. Net investment income	40,831,010	25,014,454	6,153,221			1,359,703	8,303,632
4. Amortization of Interest Maintenance Reserve (IMR)	249,192	184,707	44,834			9,286	10,365
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	50	50	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	74,115,959	36,797,025	25,411,466	0	0	3,593,471	8,313,997
10. Death benefits	0						
11. Matured endowments (excluding guaranteed annual pure endowments)	0						
12. Annuity benefits	32,012,604	28,002,399	1,954,030			2,056,175	
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	64,785,568	58,536,732	6,248,836				
16. Group conversions	0						
17. Interest and adjustments on contract or deposit-type contract funds	4,294,520	308,701	12,322				3,973,497
18. Payments on supplementary contracts with life contingencies	1,387,419					1,387,419	
19. Increase in aggregate reserves for life and accident and health contracts	(36,131,601)	(50,850,163)	14,747,423			(28,861)	
20. Totals (Lines 10 to 19)	66,348,510	35,997,669	22,962,611	0	0	3,414,733	3,973,497
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	1,946,450	426,031	1,444,342			45,987	30,090
22. Commissions and expense allowances on reinsurance assumed	0						
23. General insurance expenses	3,259,773	2,109,465	906,621			243,687	
24. Insurance taxes, licenses and fees, excluding federal income taxes	182,815	94,138	81,602			7,075	
25. Increase in loading on deferred and uncollected premiums	0						
26. Net transfers to or (from) Separate Accounts net of reinsurance	(6,956,421)	(6,956,421)					
27. Aggregate write-ins for deductions	159,971	103,820	41,849	0	0	6,758	7,544
28. Totals (Lines 20 to 27)	64,941,098	31,774,702	25,437,025	0	0	3,718,240	4,011,131
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	9,174,861	5,022,323	(25,559)	0	0	(124,769)	4,302,866
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)	9,174,861	5,022,323	(25,559)	0	0	(124,769)	4,302,866
32. Federal income taxes incurred (excluding tax on capital gains)	1,926,722	1,054,688	(5,367)			(26,201)	903,602
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)	7,248,139	3,967,635	(20,192)	0	0	(98,568)	3,399,264
34. Policies/certificates in force end of year	12,842	10,917	1,527			398	
DETAILS OF WRITE-INS							
08.301. Miscellaneous Income	50	50					
08.302.							
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)	50	50	0	0	0	0	0
2701. Benefits for Employees not included elsewhere	159,971	103,820	41,849			6,758	7,544
2702. Securities lending interest expense	0						
2703.							
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)	159,971	103,820	41,849	0	0	6,758	7,544

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Columbus Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
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	114,955					114,955	
4. Amortization of Interest Maintenance Reserve (IMR)	852					852	
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)	115,807	0	0	0	0	115,807	0
10. Death benefits	0						
11. Matured endowments (excluding guaranteed annual pure endowments)	0						
12. Annuity benefits	546,377					546,377	
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	(300,003)					(300,003)	
20. Totals (Lines 10 to 19)	246,374	0	0	0	0	246,374	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	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
28. Totals (Lines 20 to 27)	246,374	0	0	0	0	246,374	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(130,567)	0	0	0	0	(130,567)	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)	(130,567)	0	0	0	0	(130,567)	0
32. Federal income taxes incurred (excluding tax on capital gains)	(27,419)					(27,419)	
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)	(103,148)	0	0	0	0	(103,148)	0
34. Policies/certificates in force end of year	39					39	
DETAILS OF WRITE-INS							
08.301. Miscellaneous Income	0						
08.302.							
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. Benefits for Employees not included elsewhere	0						
2702. Securities lending interest expense	0						
2703.							
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)	0	0	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Columbus Life Insurance Company

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (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
1. Premiums for accident and health contracts	9,565												9,565
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	30,309												30,309
4. Amortization of Interest Maintenance Reserve (IMR)	225												225
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0												
6. Commissions and expense allowances on reinsurance ceded	0									0			
7. Reserve adjustments on reinsurance ceded	0												
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0												
8.2 Charges and fees for deposit-type contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	40,099	0	0	0	0	0	0	0	0	0	0	0	40,099
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	210,730												210,730
14. Coupons, guaranteed annual pure endowments and similar benefits	0												
15. Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions	0												
17. Interest and adjustments on contract or deposit-type contract funds	15												15
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	(98,600)												(98,600)
20. Totals (Lines 10 to 19)	112,145	0	0	0	0	0	0	0	0	0	0	0	112,145
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	0									0			
22. Commissions and expense allowances on reinsurance assumed	0									0			
23. General insurance expenses	18,872												18,872
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,028												1,028
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	1,027	0	0	0	0	0	0	0	0	0	0	0	1,027
28. Totals (Lines 20 to 27)	133,072	0	0	0	0	0	0	0	0	0	0	0	133,072
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	(92,973)	0	0	0	0	0	0	0	0	0	0	0	(92,973)
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)	(92,973)	0	0	0	0	0	0	0	0	0	0	0	(92,973)
32. Federal income taxes incurred (excluding tax on capital gains)	(19,524)												(19,524)
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)	(73,449)	0	0	0	0	0	0	0	0	0	0	0	(73,449)
34. Policies/certificates in force end of year	54												54
DETAILS OF WRITE-INS													
08.301. Miscellaneous Income	0												
08.302.													
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	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	0	0	0	0
2701. Benefits for Employees not included elsewhere	1,027												1,027
2702. Securities lending interest expense	0												
2703.													
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	1,027	0	0	0	0	0	0	0	0	0	0	0	1,027

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Columbus Life Insurance Company

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

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life ^(b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	2,361,154,837	0	389,856,566	124,793,142	324,423,006	480,553,819	1,036,960,890	0	4,567,414	0	0	0
2. Tabular net premiums or considerations	259,508,707		36,390,001	11,648,444	88,085,943	38,447,155	82,963,019		1,974,145			
3. Present value of disability claims incurred	857,173		0	98,198	133,349	197,524	426,225		1,877			
4. Tabular interest	106,272,209		15,870,555	5,080,167	13,814,792	20,463,257	44,156,546		6,886,892			
5. Tabular less actual reserve released	(497,620)		(42,152)	(13,493)	(77,228)	(114,395)	(246,846)		(3,506)			
6. Increase in reserve on account of change in valuation basis	0		0	0	0	0	0		0			
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve	0	XXX	0	0	0	0	0		0	XXX		
7. Other increases (net)	(9,985,485)		24,716	7,911	(1,766,330)	(2,616,388)	(5,645,762)		10,368			
8. Totals (Lines 1 to 7)	2,717,309,821	0	442,099,686	141,614,369	424,613,532	536,930,972	1,158,614,072	0	13,437,190	0	0	0
9. Tabular cost	124,200,342		30,183,823	4,617,257	32,273,577	46,048,363	8,680,528		2,396,794			
10. Reserves released by death	68,859,536		10,527,049	1,610,336	601,588	18,373,245	37,467,869		279,449			
11. Reserves released by other terminations (net)	54,207,552		11,276,185	1,724,932	6,595,185	12,605,823	20,595,720		1,409,707			
12. Annuity, supplementary contract and disability payments involving life contingencies	653,775		127,539	19,510	0	506,149	0		577			
13. Net transfers to or (from) Separate Accounts	4,720,290		0	0	0	0	0		4,720,290			
14. Total Deductions (Lines 9 to 13)	252,641,495	0	52,114,596	7,972,035	39,470,350	77,533,580	66,744,117	0	8,806,817	0	0	0
15. Reserve December 31 of current year	2,464,668,326	0	389,985,090	133,642,334	385,143,182	459,397,392	1,091,869,955	0	4,630,373	0	0	0
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	1,662,537,090		372,414,813		363,706,685	450,293,406	472,623,016		3,499,170			
17. Amount Available for Policy Loans Based upon Line 16 CSV	1,607,517,700		360,349,000		347,059,800	426,533,800	471,746,500		1,828,600			

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

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Columbus Life Insurance Company

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

(N/A Fraternal)

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Columbus Life Insurance Company

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

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	855,908,469	673,714,394	149,656,444	0	0	32,537,631	0
2. Tabular net premiums or considerations	33,051,642	11,613,749	19,213,411			2,224,482	
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	35,147,131	27,521,266	6,328,060			1,297,805	
5. Tabular less actual reserve released	(10,378,775)	(8,375,343)	(2,383,446)			380,014	
6. Increase in reserve on account of change in valuation basis	(2,714,012)	(2,714,012)	0			0	
7. Other increases (net)	298,039	298,039	0			0	
8. Totals (Lines 1 to 7)	911,312,494	702,058,093	172,814,469	0	0	36,439,932	0
9. Tabular cost	0	0	0			0	
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)	95,587,372	86,565,103	8,410,602			611,667	
12. Annuity, supplementary contract and disability payments involving life contingencies	3,319,495	0	0			3,319,495	
13. Net transfers to or (from) Separate Accounts	(4,657,227)	(4,657,227)	0			0	
14. Total Deductions (Lines 9 to 13)	94,249,640	81,907,876	8,410,602	0	0	3,931,162	0
15. Reserve December 31 of current year	817,062,854	620,150,217	164,403,867	0	0	32,508,770	0
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	775,738,320	618,201,067	157,537,253			0	
17. Amount Available for Policy Loans Based upon Line 16 CSV	0						

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Columbus Life Insurance Company

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

(N/A Fraternal)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	3,135,838	0	0	0	0	3,135,838	0
2. Tabular net premiums or considerations	0					0	
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	171,759					171,759	
5. Tabular less actual reserve released	161,376					161,376	
6. Increase in reserve on account of change in valuation basis	0						
7. Other increases (net)	0						
8. Totals (Lines 1 to 7)	3,468,973	0	0	0	0	3,468,973	0
9. Tabular cost	0						
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)	86,760					86,760	
12. Annuity, supplementary contract and disability payments involving life contingencies	546,378					546,378	
13. Net transfers to or (from) Separate Accounts	0					0	
14. Total Deductions (Lines 9 to 13)	633,138	0	0	0	0	633,138	0
15. Reserve December 31 of current year	2,835,835	0	0	0	0	2,835,835	0
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	0						
17. Amount Available for Policy Loans Based upon Line 16 CSV	0						

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

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....656,601	.....592,321
1.1	Bonds exempt from U.S. tax	(a) .....	.....
1.2	Other bonds (unaffiliated)	(a) .....143,726,433	.....142,660,211
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) .....857,145	.....880,722
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	.....3,341,826	.....3,432,006
2.21	Common stocks of affiliates .....	.....	.....
3.	Mortgage loans	(c) .....15,264,737	.....15,269,300
4.	Real estate	(d) .....	.....
5	Contract loans .....	.....3,487,799	.....4,022,099
6	Cash, cash equivalents and short-term investments	(e) .....615,626	.....449,369
7	Derivative instruments	(f) .....0	.....0
8.	Other invested assets .....	.....22,550,742	.....22,550,342
9.	Aggregate write-ins for investment income .....	.....623,258	.....623,258
10.	Total gross investment income .....	.....191,124,167	.....190,479,628
11.	Investment expenses		(g) .....2,521,014
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) .....7,062
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....2,528,076
17.	Net investment income (Line 10 minus Line 16) .....		.....187,951,552
DETAILS OF WRITE-INS			
0901.	Securities lending fee .....	.....574,514	.....574,514
0902.	Miscellaneous .....	.....48,744	.....48,744
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) .....	.....623,258	.....623,258
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above) .....		.....0

- (a) Includes \$2,373,339 accrual of discount less \$11,308,419 amortization of premium and less \$1,150,862 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	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	(86,250)	.....0	.....(86,250)	.....0	.....0
1.1	Bonds exempt from U.S. tax .....	.....	.....	.....0	.....	.....
1.2	Other bonds (unaffiliated) .....	.....3,037,848	.....(3,425,188)	.....(387,340)	.....391,776	.....0
1.3	Bonds of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.1	Preferred stocks (unaffiliated) .....	.....90,300	.....0	.....90,300	.....0	.....0
2.11	Preferred stocks of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.2	Common stocks (unaffiliated) .....	.....(11,204,288)	.....0	.....(11,204,288)	.....(2,044,426)	.....0
2.21	Common stocks of affiliates .....	.....0	.....0	.....0	.....0	.....0
3.	Mortgage loans .....	.....0	.....0	.....0	.....0	.....0
4.	Real estate .....	.....	.....0	.....0	.....	.....0
5.	Contract loans .....	.....	.....	.....0	.....	.....
6.	Cash, cash equivalents and short-term investments .....	.....8,284	.....	.....8,284	.....	.....
7.	Derivative instruments .....	.....8,761,730	.....	.....8,761,730	.....(1,354,276)	.....
8.	Other invested assets .....	.....0	.....0	.....0	.....(17,645,799)	.....0
9.	Aggregate write-ins for capital gains (losses) .....	.....0	.....0	.....0	.....0	.....0
10.	Total capital gains (losses) .....	.....607,624	.....(3,425,188)	.....(2,817,564)	.....(20,652,725)	.....0
DETAILS OF WRITE-INS						
0901.	.....				
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0	.....0	.....0	.....0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	.....0	.....0	.....0	.....0	.....0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Columbus Life Insurance Company

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

	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)
FIRST YEAR (other than single)												
1. Uncollected	(61, 112)		(61, 112)									
2. Deferred and accrued	428, 922		428, 922									
3. Deferred , accrued and uncollected:												
3.1 Direct	430, 812		430, 812									
3.2 Reinsurance assumed	0											
3.3 Reinsurance ceded	63, 002		63, 002									
3.4 Net (Line 1 + Line 2)	367, 810	0	367, 810	0	0	0	0	0	0	0	0	0
4. Advance	1, 133		1, 133									
5. Line 3.4 - Line 4	366, 677	0	366, 677	0	0	0	0	0	0	0	0	0
6. Collected during year:												
6.1 Direct	61, 245, 767		61, 245, 767									
6.2 Reinsurance assumed	0											
6.3 Reinsurance ceded	556, 166		556, 166									
6.4 Net	60, 689, 601	0	60, 689, 601	0	0	0	0	0	0	0	0	0
7. Line 5 + Line 6.4	61, 056, 278	0	61, 056, 278	0	0	0	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance)	464, 675	0	464, 675	0	0	0	0	0	0	0	0	0
9. First year premiums and considerations:												
9.1 Direct	61, 138, 088		61, 138, 088									
9.2 Reinsurance assumed	0											
9.3 Reinsurance ceded	546, 485		546, 485									
9.4 Net (Line 7 - Line 8)	60, 591, 603	0	60, 591, 603	0	0	0	0	0	0	0	0	0
SINGLE												
10. Single premiums and considerations:												
10.1 Direct	39, 983, 269		9, 912, 790	30, 070, 479								
10.2 Reinsurance assumed	0											
10.3 Reinsurance ceded	0											
10.4 Net	39, 983, 269	0	9, 912, 790	30, 070, 479	0	0	0	0	0	0	0	0
RENEWAL												
11. Uncollected	(216, 894)		(216, 894)									
12. Deferred and accrued	7, 825, 485		7, 825, 485									
13. Deferred, accrued and uncollected:												
13.1 Direct	8, 371, 566		8, 371, 566									
13.2 Reinsurance assumed	0											
13.3 Reinsurance ceded	762, 975		762, 975									
13.4 Net (Line 11 + Line 12)	7, 608, 591	0	7, 608, 591	0	0	0	0	0	0	0	0	0
14. Advance	165, 830		165, 830									
15. Line 13.4 - Line 14	7, 442, 761	0	7, 442, 761	0	0	0	0	0	0	0	0	0
16. Collected during year:												
16.1 Direct	188, 277, 319		186, 382, 694	1, 885, 060						9, 565		
16.2 Reinsurance assumed	0											
16.3 Reinsurance ceded	48, 108, 669		48, 108, 669									
16.4 Net	140, 168, 650	0	138, 274, 025	1, 885, 060	0	0	0	0	0	9, 565	0	0
17. Line 15 + Line 16.4	147, 611, 411	0	145, 716, 796	1, 885, 060	0	0	0	0	0	9, 565	0	0
18. Prior year (uncollected + deferred and accrued - advance)	3, 742, 810	0	3, 742, 810	0	0	0	0	0	0	0	0	0
19. Renewal premiums and considerations:												
19.1 Direct	188, 194, 682		186, 300, 057	1, 885, 060						9, 565		
19.2 Reinsurance assumed	0											
19.3 Reinsurance ceded	44, 326, 081		44, 326, 081									
19.4 Net (Line 17 - Line 18)	143, 868, 601	0	141, 973, 976	1, 885, 060	0	0	0	0	0	9, 565	0	0
TOTAL												
20. Total premiums and annuity considerations:												
20.1 Direct	289, 316, 039	0	257, 350, 935	31, 955, 539	0	0	0	0	0	9, 565	0	0
20.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	44, 872, 566	0	44, 872, 566	0	0	0	0	0	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	244, 443, 473	0	212, 478, 369	31, 955, 539	0	0	0	0	0	9, 565	0	0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Columbus Life Insurance Company

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

	Insurance											
	1	2	Ordinary		5	Group		Accident and Health			11	12
			3	4		6	7	8	9	10		
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)												
21. To pay renewal premiums	719,543		719,543									
22. All other	10,261,024		10,261,024									
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED												
23. First year (other than single):												
23.1 Reinsurance ceded	0											
23.2 Reinsurance assumed	0											
23.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0	0
24. Single:												
24.1 Reinsurance ceded	0											
24.2 Reinsurance assumed	0											
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:												
25.1 Reinsurance ceded	0											
25.2 Reinsurance assumed	0											
25.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0	0
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6)	0	0	0	0	0	0	0	0	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	0	0	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0	0
COMMISSIONS INCURRED (direct business only)												
27. First year (other than single)	36,889,591		36,889,591									
28. Single	1,752,898			1,752,898								
29. Renewal	4,067,590		3,874,038	193,552								
30. Deposit-type contract funds	0											
31. Totals (to agree with Page 6, Line 21)	42,710,079	0	40,763,629	1,946,450	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Columbus Life Insurance Company

EXHIBIT 2 - GENERAL EXPENSES

		Insurance				5	6	7
		1	Accident and Health		4			
			2	3				
		Life	Cost Containment	All Other	All Other Lines of Business	Investment	Fraternal	Total
1.	Rent	1,081,440		921	835,193	72,747		1,990,301
2.	Salaries and wages	19,042,891		13,541	3,694,732	1,372,343		24,123,507
3.11	Contributions for benefit plans for employees	1,745,135		1,831	1,075,272	238,486		3,060,724
3.12	Contributions for benefit plans for agents	994,901						994,901
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	175,849		163	141,081	1,374		318,467
3.32	Other agent welfare	42,960			(414,684)			(371,724)
4.1	Legal fees and expenses	44			243,983			244,027
4.2	Medical examination fees	1,037,656						1,037,656
4.3	Inspection report fees	194,642			2,985			197,627
4.4	Fees of public accountants and consulting actuaries	151,700			74,146			225,846
4.5	Expense of investigation and settlement of policy claims	844,172			109,225			953,397
5.1	Traveling expenses	288,100			139,566	19,793		447,459
5.2	Advertising	232,067			468,907			700,974
5.3	Postage, express, telegraph and telephone	631,750		432	177,246	464		809,892
5.4	Printing and stationery	199,331		80	19,690	10		219,111
5.5	Cost or depreciation of furniture and equipment	59,622		51	50,548	751		110,972
5.6	Rental of equipment	27,606			54,517	42		82,165
5.7	Cost or depreciation of EDP equipment and software	689,627		50	241,056	412		931,145
6.1	Books and periodicals	38,684			3,441	28		42,153
6.2	Bureau and association fees	65,931		36	177,544	89		243,600
6.3	Insurance, except on real estate	92,783			99,140			191,923
6.4	Miscellaneous losses	1,920			72,829	681		75,430
6.5	Collection and bank service charges	148,704			80,072			228,776
6.6	Sundry general expenses	553,966		449	651,239	522,277		1,727,931
6.7	Group service and administration fees				18,794			18,794
6.8	Reimbursements by uninsured plans							0
7.1	Agency expense allowance							0
7.2	Agents' balances charged off (less \$ recovered)	1,218						1,218
7.3	Agency conferences other than local meetings	147,378						147,378
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	3,144			1,236	25,071		29,451
9.3	Aggregate write-ins for expenses	3,083,108	0	1,318	1,704,441	266,446	0	5,055,313
10.	General expenses incurred	31,576,329	0	18,872	9,722,199	2,521,014	(b) 0	(a) 43,838,414
11.	General expenses unpaid Dec. 31, prior year	805,469		438	257,136	51,377		1,114,420
12.	General expenses unpaid Dec. 31, current year	412,684		247	127,064	32,948		572,943
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)	31,969,114	0	19,063	9,852,271	2,539,443	0	44,379,891
DETAILS OF WRITE-INS								
09.301.	Equipment and software maintenance	1,813,622	0	1,283	1,380,509	48,097		3,243,511
09.302.	Consulting	1,269,486		35	323,932	218,349		1,811,802
09.303.								
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0	0
09.399.	Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	3,083,108	0	1,318	1,704,441	266,446	0	5,055,313

(a) Includes management fees of \$ 32,194,650 to affiliates and \$ 53,953 to non-affiliates.
(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):
1. Charitable \$; 2. Institutional \$; 3. Recreational and Health \$; 4. Educational \$;
5. Religious \$; 6. Membership \$; 7. Other \$; 8. Total \$ 0

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

		Insurance			4	5	6
		1	2	3			
		Life	Accident and Health	All Other Lines of Business	Investment	Fraternal	Total
1.	Real estate taxes						0
2.	State insurance department licenses and fees	673,854	22				673,876
3.	State taxes on premiums	4,328,210	167				4,328,377
4.	Other state taxes, including \$						
	for employee benefits	12,197	35	2,315	304		14,851
5.	U.S. Social Security taxes	794,250	799	51,531	6,758		853,338
6.	All other taxes	142,455	5				142,460
7.	Taxes, licenses and fees incurred	5,950,966	1,028	53,846	7,062	0	6,012,902
8.	Taxes, licenses and fees unpaid Dec. 31, prior year	1,733,339	87				1,733,426
9.	Taxes, licenses and fees unpaid Dec. 31, current year	766,513	25				766,538
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	6,917,792	1,090	53,846	7,062	0	6,979,790

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums	719,544	0
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions	10,158,410	
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4	10,877,954	0
6. Paid in cash	1,007,302	
7. Left on deposit	560,131	
8. Aggregate write-ins for dividend or refund options	102,614	0
9. Total Lines 5 through 8	12,548,001	0
10. Amount due and unpaid	9,640	
11. Provision for dividends or refunds payable in the following calendar year	10,610,020	
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	10,619,660	0
16. Total from prior year	11,767,380	0
17. Total dividends or refunds (Lines 9 + 15 - 16)	11,400,281	0
DETAILS OF WRITE-INS		
0801. Policy loan and interest payments	102,614	
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)	102,614	0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Columbus Life Insurance Company

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. AE 3% 41-47	2,095,555		2,095,555		
0100002. AE 3.5% 25-40	337,852		337,852		
0100003. 41 CSO 2.5% 48-65	13,515,188		13,515,188		
0100004. 41 CSO 2.5% CRVM 48-65	8,544,703		8,544,703		
0100005. 41 CSO 3% 54-65	507,984		507,984		
0100006. 58 CSO/CET 2.5% 65-84	51,570,544		51,570,544		
0100007. 58 CSO/CET 2.5% CRVM 65-84	34,969,718		34,969,718		
0100008. 58 CSO/CET 3% 65-77	7,873		7,873		
0100009. 58 CSO/CET 3% CRVM 69-77	740,811		740,811		
0100010. 58 CSO/CET 3.5% 77-84	92,060		92,060		
0100011. 58 CSO/CET 3.5% CRVM 77-88	115,184		115,184		
0100012. 58 CSO/CET 4% 79-88	2,383,479		2,383,479		
0100013. 58 CSO/CET 4% CRVM 79-88	4,184,259		4,184,259		
0100014. 58 CSO/CET 4.5% 80-88	21,585,335		21,585,335		
0100015. 58 CSO/CET 4.5% CRVM 80-88	134,082,466		134,082,466		
0100016. 60 CSG 3% 65-94	129,103		129,103		
0100017. 80 CSO/CET 4% CRVM 94-08	56,506,461		56,506,461		
0100018. 80 CSO/CET 4.5% 88-05	135,134		135,134		
0100019. 80 CSO/CET 4.5% CRVM 88-05	427,693,474		427,693,474		
0100020. 80 CSO/CET 5% 88-94	6,656		6,656		
0100021. 80 CSO/CET 5% CRVM 88-94	77,660,848		77,660,848		
0100022. 80 CSO/CET 5.5% CRVM 87-92	229,584,067		229,584,067		
0100023. 80 CSO/CET 6% CRVM 83-86	11,488,804		11,488,804		
0100024. 2001 CSO 3.5% CRVM 13-16	556,154,023		556,154,023		
0100025. 2001 CSO 4% CRVM 06-12	438,235,823		438,235,823		
0100026. 2001 CSO 4.5% CRVM 04-05	67,387,476		67,387,476		
0100027. 2017 CSO 3.5% CRVM 17-20	346,700,246		346,700,246		
0100028. 2017 CSO 3.5% VM-20NPR 20	18,608,024		18,608,024		
0100029. UNEARNED PREMIUM	24		24		
0199997. Totals (Gross)	2,505,023,174	0	2,505,023,174	0	0
0199998. Reinsurance ceded	52,770,526		52,770,526		
0199999. Life Insurance: Totals (Net)	2,452,252,648	0	2,452,252,648	0	0
0200001. 3% DEFERRED FLEXIBLE 94-08	20,387,723	XXX	20,387,723	XXX	
0200002. 3.5% DEFERRED 77-79	1,128	XXX	1,128	XXX	
0200003. 3.5% DEFERRED FLEXIBLE 76-79	247,617	XXX	247,617	XXX	
0200004. 4% / 10 / 3.5% DEFERRED FLEXIBLE 79-82	3,577,207	XXX	3,577,207	XXX	
0200005. 5% / 2 / 4% DEFERRED FLEXIBLE 93-97	11,341,554	XXX	11,341,554	XXX	
0200006. 5% / 5 / 4% DEFERRED FLEXIBLE 91-94	18,065,261	XXX	18,065,261	XXX	
0200007. 5.5%/ 2 / 5% / 3 / 4% DEFERRED FLEXIBLE 89-94	18,400,298	XXX	18,400,298	XXX	
0200008. 6% / 5 / 4% DEFERRED FLEXIBLE 82-89	68,277,279	XXX	68,277,279	XXX	
0200009. DEFERRED 3.25% CARVM 20	28,590,142	XXX	28,590,142	XXX	
0200010. DEFERRED 3.75% CARVM 12-13, 15-18	390,076,449	XXX	390,076,449	XXX	
0200011. DEFERRED 4.00% CARVM 14-19	55,755,020	XXX	55,755,020	XXX	
0200012. DEFERRED 4.25% CARVM 11	16,136,048	XXX	16,136,048	XXX	
0200013. DEFERRED 4.50% CARVM 05-06, 10	41,110,428	XXX	41,110,428	XXX	
0200014. DEFERRED 4.75% CARVM 03-04, 07-08	44,858,726	XXX	44,858,726	XXX	
0200015. DEFERRED 5.00% CARVM 98-99	53,121,195	XXX	53,121,195	XXX	
0200016. DEFERRED 5.25% CARVM 97, 01-02	4,503,480	XXX	4,503,480	XXX	
0200017. DEFERRED 5.50% CARVM 00-02	9,977,235	XXX	9,977,235	XXX	
0200018. DEFERRED 5.75% CARVM 00	127,294	XXX	127,294	XXX	
0200019. 71 IAM 7.5% IMMEDIATE	28,570	XXX	28,570	XXX	
0200020. 83a 7.5% IMMEDIATE	72,920	XXX	72,920	XXX	
0200021. a-2000 [3.00%-3.25%)	868,993	XXX	868,993	XXX	
0200022. a-2000 [3.25%-3.50%)	711,176	XXX	711,176	XXX	
0200023. a-2000 3.05%	1,026,745	XXX	1,026,745	XXX	
0200024. a-2000 3.7%	583,145	XXX	583,145	XXX	
0200025. a-2000 4.4%	1,577,732	XXX	1,577,732	XXX	
0200026. a-2000 5.25%	21,810	XXX	21,810	XXX	
0200027. a-2000 5.5%	1,002,663	XXX	1,002,663	XXX	
0200028. a-2000 6%	1,158,287	XXX	1,158,287	XXX	
0200029. a-2000 6.25%	76,992	XXX	76,992	XXX	
0200030. 2012 IAR 4.00%	4,060,750	XXX	4,060,750	XXX	
0200031. 2012 IAR 3.75%	1,958,172	XXX	1,958,172	XXX	
0200032. 2012 IAR VM-22 Non-Jumbo [4.00%, 4.50%) 18-19	4,906,971	XXX	4,906,971	XXX	
0200033. 2012 IAR VM-22 Non-Jumbo [3.50%, 4.00%) 18-19	2,212,364	XXX	2,212,364	XXX	
0200034. 2012 IAR VM-22 Non-Jumbo [3.00%, 3.50%) 18-19	1,482,981	XXX	1,482,981	XXX	
0200035. 2012 IAR VM-22 Non-Jumbo [2.50%, 3.00%) 20	1,024,246	XXX	1,024,246	XXX	
0200036. 2012 IAR VM-22 Non-Jumbo [2.00%, 2.50%) 20	12,852	XXX	12,852	XXX	
0200037. 2012 IAR VM-22 Non-Jumbo [1.50%, 2.00%) 20	29,786	XXX	29,786	XXX	
0200038. 71 GAM 6% IMMEDIATE	84,205	XXX		XXX	84,205
0200039. 83 GAM 6% IMMEDIATE	2,751,630	XXX		XXX	2,751,630
0299997. Totals (Gross)	810,207,074	XXX	807,371,239	XXX	2,835,835
0299998. Reinsurance ceded	0	XXX		XXX	
0299999. Annuities: Totals (Net)	810,207,074	XXX	807,371,239	XXX	2,835,835
0300001. 55 AA 4%	4,294		4,294		
0300002. 71 IAM 7.5%	18,099		18,099		
0300003. 83a 6.5%	474,398		474,398		
0300004. 83a 7%	60,198		60,198		
0300005. 83a 7.5%	167,174		167,174		
0300006. a-2000 [2.75%-3.00%)	328,004		328,004		
0300007. a-2000 [3.25%-3.50%)	780,121		780,121		
0300008. a-2000 3.65%	95,873		95,873		
0300009. a-2000 3.75%	394,372		394,372		
0300010. a-2000 4%	678,284		678,284		
0300011. a-2000 5.25%	140,746		140,746		
0300012. a-2000 5.5%	273,952		273,952		
0300013. a-2000 6%	53,770		53,770		
0300014. a-2000 6.25%	235,736		235,736		

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Columbus Life Insurance Company

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0300015. a-2000 6.5%	153,656		153,656		
0300016. 2012 IAR 4.00%	2,537,434		2,537,434		
0300017. 2012 IAR 3.75%	611,080		611,080		
0300018. 2012 IAR VM-22 Non-Jumbo [4.00%, 4.50%) 18-19	206,483		206,483		
0300019. 2012 IAR VM-22 Non-Jumbo [3.50%, 4.00%) 18-19	544,746		544,746		
0300020. 2012 IAR VM-22 Non-Jumbo [3.00%, 3.50%) 18-19	332,149		332,149		
0300021. 2012 IAR VM-22 Non-Jumbo [2.50%, 3.00%) 18-20	718,338		718,338		
0300022. 2012 IAR VM-22 Non-Jumbo [2.00%, 2.50%) 20	670,838		670,838		
0300023. 2012 IAR VM-22 Non-Jumbo [1.50%, 2.00%) 20	211,870		211,870		
0399997. Totals (Gross)	9,691,615	0	9,691,615	0	0
0399998. Reinsurance ceded	0				
0399999. SCWLC: Totals (Net)	9,691,615	0	9,691,615	0	0
0400001. INTERCO DI & 41 CSO 2.5% 53-65	84		84		
0400002. 59 ADB & 58 CSO/CET 3% 64-89	34,926		34,926		
0400003. 59 ADB & 80 CSO/CET 4% 95-03	214		214		
0400004. 59 ADB & 80 CSO/CET 4.5% 89-05	22,471		22,471		
0400005. 59 ADB & 2001 CSO/CET 3.5% 13-20	5,498		5,498		
0400006. 59 ADB & 2001 CSO/CET 4% 10-12	4,405		4,405		
0499997. Totals (Gross)	67,598	0	67,598	0	0
0499998. Reinsurance ceded	0				
0499999. Accidental Death Benefits: Totals (Net)	67,598	0	67,598	0	0
0500001. 52 INTERCO DISA & 41 CSO 2.5% 46-65	27		27		
0500002. 52 INTERCO DISA & 58 CSO 3% 65-88	118,076		118,076		
0500003. 52 INTERCO DISA & 80 CSO 4% 89-07	544,544		544,544		
0500004. 52 INTERCO DISA & 80 CSO 4.5% 88-05	22,670		22,670		
0500005. 52 INTERCO DISA & 2001 CSO 3.5% 13-20	672,967		672,967		
0500006. 52 INTERCO DISA & 2001 CSO 4% 10-12	1,539,606		1,539,606		
0599997. Totals (Gross)	2,897,890	0	2,897,890	0	0
0599998. Reinsurance ceded	1,180		1,180		
0599999. Disability-Active Lives: Totals (Net)	2,896,710	0	2,896,710	0	0
0600001. 52 INTERCO DISA 3.5%	9,451,370		9,451,370		
0699997. Totals (Gross)	9,451,370	0	9,451,370	0	0
0699998. Reinsurance ceded	0				
0699999. Disability-Disabled Lives: Totals (Net)	9,451,370	0	9,451,370	0	0
0799998. Reinsurance ceded	0				
0799999. Miscellaneous Reserves: Totals (Net)	0	0	0	0	0
9999999. Totals (Net) - Page 3, Line 1	3,284,567,015	0	3,281,731,180	0	2,835,835

(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 \$; Supplementary Contracts with Life Contingencies \$; 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?
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

Yes [X] No []

4.

Has the reporting entity any assessment or stipulated premium contracts in force?
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.
4.50% in FL, MO, TX otherwise 2.50%, 3.50% or 4.00% depending on the product portfolio.

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

Yes [] No [X]

\$

\$

7.

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

Yes [] No [X]

\$

\$

\$

8.

Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year?
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:

Yes [] No [X]

\$

\$

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?
9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders:
9.2 State the amount of reserves established for this business:
9.3 Identify where the reserves are reported in the blank:
Exhibit 5 - Annuities

Yes [X] No []

\$

\$

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

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
Fixed Deferred Annuities	AV @ policy duration 6	CARVM Highest PV	(2,714,012)
0199999. Subtotal (Page 7, Line 6)	XXX	XXX	(2,714,012)
9999999 - Total (Column 4, only)			(2,714,012)

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Columbus Life Insurance Company

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

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
ACTIVE LIFE RESERVE													
1. Unearned premium reserves	600										600		
2. Additional contract reserves (b)	16,765										16,765		
3. Additional actuarial reserves-Asset/Liability analysis	0										0		
4. Reserve for future contingent benefits	0										0		
5. Reserve for rate credits	0										0		
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Totals (Gross)	17,365	0	0	0	0	0	0	0	0	0	17,365	0	0
8. Reinsurance ceded	0										0		
9. Totals (Net)	17,365	0	0	0	0	0	0	0	0	0	17,365	0	0
CLAIM RESERVE													
10. Present value of amounts not yet due on claims	583,856										583,856		
11. Additional actuarial reserves-Asset/Liability analysis	0										0		
12. Reserve for future contingent benefits	0										0		
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
14. Totals (Gross)	583,856	0	0	0	0	0	0	0	0	0	583,856	0	0
15. Reinsurance ceded	11,827										11,827		
16. Totals (Net)	572,029	0	0	0	0	0	0	0	0	0	572,029	0	0
17. TOTAL (Net)	589,394	0	0	0	0	0	0	0	0	0	589,394	0	0
18. TABULAR FUND INTEREST	23,596										23,596		
DETAILS OF WRITE-INS													
0601.													
0602.													
0603.													
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0	0	0	0	0	0	0	0
1301.													
1302.													
1303.													
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0	0	0	0

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

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

Two Year Preliminary Term, Mid-Terminal and Gross Premium valuations (as required). Morbidity, lapses and claim costs are based on best estimate assumptions. Mortality rates are based on the 1980 CSO for policies issued prior to 2008 and 2001 CSO for policies issued after 2008. Interest is based on the required statutory valuation rate.

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	371,165,532	294,529,726	11,237,305	25,345,488	24,592,869	15,460,144
2. Deposits received during the year	1,746,635,811	1,726,248,900	1,278,530	12,076,627	576,849	6,454,905
3. Investment earnings credited to the account	1,927,350	(132,329)	397,708	739,883	717,638	204,450
4. Other net change in reserves	0					
5. Fees and other charges assessed	0					
6. Surrender charges	0					
7. Net surrender or withdrawal payments	1,807,563,760	1,783,694,504	2,911,357	12,139,638	1,920,082	6,898,179
8. Other net transfers to or (from) Separate Accounts	0					
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	312,164,933	236,951,793	10,002,186	26,022,360	23,967,274	15,221,320
10. Reinsurance balance at the beginning of the year	0	0	0	0	0	0
11. Net change in reinsurance assumed	0					
12. Net change in reinsurance ceded	0					
13. Reinsurance balance at the end of the year (Lines 10+11-12)	0	0	0	0	0	0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	312,164,933	236,951,793	10,002,186	26,022,360	23,967,274	15,221,320

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Columbus Life Insurance Company

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

		1	2	Ordinary			6	Group		Accident and Health		
				3	4	5		7	8	9	10	11
		Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1.	Due and unpaid:											
	1.1 Direct	0										
	1.2 Reinsurance assumed	0										
	1.3 Reinsurance ceded	0										
	1.4 Net	0	0	0	0	0	0	0	0	0	0	0
2.	In course of settlement:											
	2.1 Resisted											
	2.11 Direct	0										
	2.12 Reinsurance assumed	0										
	2.13 Reinsurance ceded	0										
	2.14 Net	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	0	0	0
	2.2 Other											
	2.21 Direct	52,858,560		52,858,560								
	2.22 Reinsurance assumed	0										
	2.23 Reinsurance ceded	20,650,666		20,650,666								
	2.24 Net	32,207,894	0	(b) 32,207,894	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
3.	Incurred but unreported:											
	3.1 Direct	7,061,549		7,018,658								42,891
	3.2 Reinsurance assumed	0										
	3.3 Reinsurance ceded	2,654,980		2,652,658								2,322
	3.4 Net	4,406,569	0	(b) 4,366,000	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 40,569
4.	TOTALS											
	4.1 Direct	59,920,109	0	59,877,218	0	0	0	0	0	0	0	42,891
	4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
	4.3 Reinsurance ceded	23,305,646	0	23,303,324	0	0	0	0	0	0	0	2,322
	4.4 Net	36,614,463	(a) 0	(a) 36,573,894	0	0	0	(a) 0	0	0	0	40,569

(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 \$2,047,757

Individual Annuities \$, Credit Life (Group and Individual) \$, and Group Life \$, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ Credit (Group and Individual) Accident and Health \$, and Other Accident and Health \$ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Columbus Life Insurance Company

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	233,248,172		199,090,942	32,012,604	1,387,419			546,377			210,830
1.2 Reinsurance assumed	0										
1.3 Reinsurance ceded	57,818,624		57,818,624								0
1.4 Net (d)	175,429,548	0	141,272,318	32,012,604	1,387,419	0	0	546,377	0	0	210,830
2. Liability December 31, current year from Part 1:											
2.1 Direct	59,920,109	0	59,877,218	0	0	0	0	0	0	0	42,891
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	23,305,646	0	23,303,324	0	0	0	0	0	0	0	2,322
2.4 Net	36,614,463	0	36,573,894	0	0	0	0	0	0	0	40,569
3. Amounts recoverable from reinsurers December 31, current year	2,819,879		2,819,879								
4. Liability December 31, prior year:											
4.1 Direct	44,014,162	0	43,971,171	0	0	0	0	0	0	0	42,991
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	15,025,827	0	15,023,505	0	0	0	0	0	0	0	2,322
4.4 Net	28,988,335	0	28,947,666	0	0	0	0	0	0	0	40,669
5. Amounts recoverable from reinsurers December 31, prior year	7,990,135		7,990,135								
6. Incurred Benefits											
6.1 Direct	249,154,119	0	214,996,989	32,012,604	1,387,419	0	0	546,377	0	0	210,730
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	60,928,187	0	60,928,187	0	0	0	0	0	0	0	0
6.4 Net	188,225,932	0	154,068,802	32,012,604	1,387,419	0	0	546,377	0	0	210,730

(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 \$365,051 in Line 1.1, \$365,051 in Line 1.4.
\$365,051 in Line 6.1, and \$365,051 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	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			0
2. Stocks (Schedule D):			
2.1 Preferred stocks			0
2.2 Common stocks			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			0
3.2 Other than first liens			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			0
4.2 Properties held for the production of income			0
4.3 Properties held for sale			0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			0
6. Contract loans			0
7. Derivatives (Schedule DB)			0
8. Other invested assets (Schedule BA)			0
9. Receivables for securities			0
10. Securities lending reinvested collateral assets (Schedule DL)			0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..			0
15.3 Accrued retrospective premiums and contracts subject to redetermination			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			0
16.2 Funds held by or deposited with reinsured companies			0
16.3 Other amounts receivable under reinsurance contracts			0
17. Amounts receivable relating to uninsured plans			0
18.1 Current federal and foreign income tax recoverable and interest thereon			0
18.2 Net deferred tax asset			0
19. Guaranty funds receivable or on deposit			0
20. Electronic data processing equipment and software			0
21. Furniture and equipment, including health care delivery assets			0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0
23. Receivables from parent, subsidiaries and affiliates			0
24. Health care and other amounts receivable	3,739,145	3,468,465	(270,680)
25. Aggregate write-ins for other than invested assets	0	16,250	16,250
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	3,739,145	3,484,715	(254,430)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. Total (Lines 26 and 27)	3,739,145	3,484,715	(254,430)
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 Expenses	0	16,250	16,250
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	16,250	16,250

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The financial statements of Columbus 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	(26,038,874)	(49,310,093)
(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	(26,038,874)	(49,310,093)
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	xxx	xxx	xxx	284,729,625	264,224,763
(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	284,729,625	264,224,763

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

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

C. Accounting Policy

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

The amount of dividends to be paid to policyholders is determined annually by the Company's Board of Directors. The aggregate amount of policyholders' dividends is related to actual interest, mortality, morbidity and expense experience for the year and judgment as to the appropriate level of statutory surplus to be retained by the Company.

In addition, the Company uses the following accounting policies:

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

adjustment method is used to determine amortized cost for all loan-backed and structured securities, except for those which an other-than-temporary impairment has been recognized, which use the prospective adjustment method to determine amortized cost.

- (7) The Company owns 100% of the capital stock of its non-life insurance subsidiaries, which are stated at GAAP equity.
- (8) The Company has investments in joint ventures organized as limited partnerships or limited liability companies. The Company carries these interests based on the underlying GAAP equity of the investee. Undistributed earnings allocated to the Company are reported in the change in net unrealized capital gains or losses. Distributions from earnings of the entity are reported as net investment income when received. Because of the indirect nature of these investments, there is an inherent reduction in transparency and liquidity and increased complexity in valuing the underlying investments. As a result, these investments are actively managed by Company management via detailed evaluation of the investment performance relative to risk.
- (9) The Company utilizes customized call options to hedge the S&P 500 index and Goldman Sachs Multi-Asset Class index exposure embedded in indexed universal life policies and equity indexed annuities. The Company purchases and writes call options to correlate with changes in the universal life and annuity features due to movements in the S&P 500 and Goldman Sachs Multi-Asset Class index. At the beginning of these contracts, a premium is either paid or received for transferring the related risk. The Company retains basis risk and risk associated with actual versus expected assumptions for mortality and lapse rates. The call options are not designated as a hedge for accounting purposes and are carried at fair value on the balance sheet with changes in fair value recorded in surplus. The related gains and losses from terminations or expirations are recorded in realized capital gains and losses.
- (10) Anticipated investment income is not a factor in calculating deficiency reserves.
- (11) Loss liabilities for long term disability coverages are based on standard industry tables.
- (12) The Company does not capitalize assets. Therefore, there is no 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 deferred 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 \$2.7 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.

The Company did not have any accounting changes in 2019.

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	3.40% and 5.08%
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	—	—	—	—	435,607,598	—	435,607,598
(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	—	—	—	—	379,015,750	—	379,015,750
(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	—	—	—	—	—	—	—

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Columbus Life Insurance Company

Investment in Impaired Loans With or Without Allowance for Credit Losses:

	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	—	—	—	—	—	—	—

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

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

(6) 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	—	—

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

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

B. Debt Restructuring. None.

C. Reverse Mortgages. None.

D. Loan-Backed Securities

- (1) Prepayment assumptions are derived from Bloomberg and broker dealer prepayment models or from empirical data.
- (2) The Company had no other-than-temporary impairments on loan-backed and structured securities for the year ended December 31, 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.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Columbus Life Insurance Company

(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
466247-ZQ-9	444,419	441,856	2,563	441,856	441,891	06/30/2020
61749W-AK-3	91,347	90,413	934	90,413	90,412	06/30/2020
059469-AF-3	253,852	246,993	6,859	246,993	247,003	09/30/2020
12667G-BD-4	118,383	117,926	457	117,926	117,923	09/30/2020
Total	XXX	XXX	10,813	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	1,140,614
2. 12 Months or Longer	120,847
b. The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 Months	66,928,213
2. 12 Months or Longer	5,338,821

(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 \$61.1 million (fair value) of various debt securities, preferred stocks and common stocks as part of a securities lending program administered by Deutsche Bank. At December 31, 2019, the Company had loaned \$109.7 million (fair value) of various debt securities, preferred stocks and common stocks as part of a securities lending program administered by Deutsche Bank. The Company maintains effective control over all loaned securities and, therefore, continues to report such securities as invested assets in the balance sheets.

(1) The Company requires at the initial transaction that the fair value of the cash collateral received must be equal to 102% of the fair value of the loaned securities. The Company monitors the ratio of the fair value of the collateral to loaned securities to ensure it does not fall below 100%. If the fair value of the collateral falls below 100% of the fair value of the securities loaned, the Company non-admits that portion of the loaned security. At December 31, 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	62,527,096
(b) 30 Days or Less	—
(c) 31 to 60 Days	—
(d) 61 to 90 Days	—
(e) Greater Than 90 Days	—
(f) Subtotal	62,527,096
(g) Securities Received	—
(h) Total Collateral Received	62,527,096
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 replighted is \$62.5 million.

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- 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	5,068,438	5,066,767
(c) 31 to 60 Days	1,499,509	1,498,435
(d) 61 to 90 Days	5,997,733	5,991,536
(e) 91 to 120 Days	2,496,578	2,494,817
(f) 121 to 180 Days	4,296,743	4,294,182
(g) 181 to 365 Days	3,578,970	3,580,049
(h) 1 to 2 years	15,165,000	15,179,371
(i) 2 to 3 years	—	—
(j) Greater than 3 years	24,421,939	24,421,939
(k) Subtotal	62,524,910	62,527,096
(l) Securities Received	—	—
(m) Total Collateral Reinvested	62,524,910	62,527,096
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 \$62.5 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 is a range of 7 to 13 years of unexpired tax credits remaining. The required holding period is 18 to 22 years.
- (2) The Company recognized \$3.9 million and \$4.0 million in LIHTC and other tax benefits, in 2020 and 2019, respectively.
- (3) The Company has investment balances of \$43.0 million and \$19.7 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.

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- (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)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted							Current Year			
	Current Year					6	7	8	9	Percentage	
	1	2	3	4	5					10	11
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
b. Collateral held under security lending agreements	62,524,910	—	—	—	62,524,910	111,964,494	(49,439,584)	—	62,524,910	1.451 %	1.452 %
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	14,439,700	—	—	—	14,439,700	12,985,400	1,454,300	—	14,439,700	0.335 %	0.335 %
j. On deposit with states	4,594,693	—	—	—	4,594,693	4,596,425	(1,732)	—	4,594,693	0.107 %	0.107 %
k. On deposit with other regulatory bodies	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
l. Pledged collateral to FHLB (including assets backing funding agreements)	384,225,631	—	—	—	384,225,631	384,239,385	(13,754)	—	384,225,631	8.916 %	8.924 %
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	465,784,934	—	—	—	465,784,934	513,785,704	(48,000,770)	—	465,784,934	10.808 %	10.818 %

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

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

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

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

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

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

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

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

	1	2	3	4
Collateral Assets	Book/Adjusted Carrying Value	Fair Value	% of BACV to Total Assets (Admitted and Nonadmitted)*	% of BACV to Total Admitted Assets **
General Account:				
a. Cash	12,487,628	12,470,186	0.297 %	0.297 %
b. Schedule D, Part 1	48,565,909	48,585,540	1.154 %	1.155 %
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	1,471,373	1,471,373	0.035 %	0.035 %
i. Other	—	—	0.000 %	0.000 %
j. Total Collateral Assets (a+b+c+d+e+f+g+h+i)	62,524,910	62,527,099	1.486 %	1.487 %
Separate Account:				
k. Cash	—	—	0.000 %	0.000 %
l. Schedule D, Part 1	—	—	0.000 %	0.000 %
m. Schedule D, Part 2, Section 1	—	—	0.000 %	0.000 %
n. Schedule D, Part 2, Section 2	—	—	0.000 %	0.000 %
o. Schedule B	—	—	0.000 %	0.000 %
p. Schedule A	—	—	0.000 %	0.000 %
q. Schedule BA, Part 1	—	—	0.000 %	0.000 %
r. Schedule DL, Part 1	—	—	0.000 %	0.000 %
s. Other	—	—	0.000 %	0.000 %
t. Total Collateral Assets (k+l+m+n+o+p+q+r+s)	—	—	0.000 %	0.000 %

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

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

	1	2
	Amount	% of Liability to Total Liabilities *
u. Recognized Obligation to Return Collateral Asset (General Account)	62,489,210	1.594 %
v. Recognized Obligation to Return Collateral Asset (Separate Account)	—	0.000 %

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

M. Working Capital Finance Investments. None.

N. Offsetting and Netting of Assets and Liabilities

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

	Gross Amount Recognized	Amount Offset*	Net Amount Presented on Financial Statements
(1) Assets			
Derivative Instrument	85,640,736	—	85,640,736

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

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	Gross Amount Recognized	Amount Offset*	Net Amount Presented on Financial Statements
(2) Liabilities			
Derivative Instrument	(50,885,001)	—	(50,885,001)

* 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	—	—	—	—	—	—
(2) LB&SS - AC	—	—	—	—	—	—
(3) Preferred Stock - AC	—	—	—	—	—	—
(4) Preferred Stock - FV	—	—	—	—	—	—
(5) Total (1+2+3+4)	—	—	—	—	—	—

AC - Amortized Cost, FV - Fair Value

P. Short Sales. None.

Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
Number of CUSIP's	24	1
Aggregate Amount of Investment Income	1,093,773	82,394

6. Joint Ventures, Partnerships and Limited Liability Companies

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

7. Investment Income

- A. Due and accrued income is excluded from surplus on the following bases:
- All investment income due and accrued with amounts that are over 90 days past due with the exception of mortgage loans in default.
- Due and accrued income is excluded from investment income on mortgage loans which are in foreclosure, delinquent more than one year or where collection of interest is uncertain.
- B. The total amount excluded was \$0 for bond and \$0 for mortgage loans.

8. Derivative Instruments

The Company has entered into call options to hedge the S&P 500 index and Goldman Sachs Multi-Asset Class index. The discussion of the accounting policies, risks, and objectives are in Note 1C. The net loss recognized in unrealized gains and losses during the reporting period related to the call options was \$(1,354,285). The net gain recognized in net income within realized gains and losses during the reporting period related to the call options was \$8,761,735. 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, \$30,670,000 cash collateral has been posted to the Company.

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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)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
		Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
(a)	Gross Deferred Tax Assets	79,565,624	6,491,466	86,057,090	76,746,608	5,124,750	81,871,358	2,819,016	1,366,716	4,185,732
(b)	Statutory Valuation Allowance Adjustment	68,369,375	—	68,369,375	63,059,394	—	63,059,394	5,309,981	—	5,309,981
(c)	Adjusted Gross Deferred Tax Assets (1a - 1b)	11,196,249	6,491,466	17,687,715	13,687,214	5,124,750	18,811,964	(2,490,965)	1,366,716	(1,124,249)
(d)	Deferred Tax Assets Nonadmitted	—	—	—	—	—	—	—	—	—
(e)	Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	11,196,249	6,491,466	17,687,715	13,687,214	5,124,750	18,811,964	(2,490,965)	1,366,716	(1,124,249)
(f)	Deferred Tax Liabilities	10,669,745	7,017,970	17,687,715	11,352,356	7,459,608	18,811,964	(682,611)	(441,638)	(1,124,249)
(g)	Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	526,504	(526,504)	—	2,334,858	(2,334,858)	—	(1,808,354)	1,808,354	—

2.

		As of End of Current Period			12/31/2019			Change		
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
		Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101										
(a)	Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	—	—	—	—	—	—	—	—	—
(b)	Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	—	—	—	—	—	—	—	—	—
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.		—	—	—	—	—	—	—	—	—
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.		XXX	XXX	33,619,281	XXX	XXX	39,633,715	XXX	XXX	(6,014,434)
(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.	11,196,249	6,491,466	17,687,715	13,687,214	5,124,750	18,811,964	(2,490,965)	1,366,716	(1,124,249)
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total 2(a) + 2 (b) + 2(c)	11,196,249	6,491,466	17,687,715	13,687,214	5,124,750	18,811,964	(2,490,965)	1,366,716	(1,124,249)

3.

	2020	2019
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	774.566	772.762
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above. *	333,230,902	328,037,921

4.

		As of End of Current Period		12/31/2019		Change	
		(1)	(2)	(3)	(4)	(5)	(6)
		Ordinary	Capital	Ordinary	Capital	(Col. 1 - 3) Ordinary	(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).		11,196,249	6,491,466	13,687,214	5,124,750	(2,490,965)	1,366,716
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies.		— %	— %	— %	— %	— %	— %
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e).		11,196,249	6,491,466	13,687,214	5,124,750	(2,490,965)	1,366,716
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies.		— %	— %	— %	— %	— %	— %

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

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

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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	(9,868,754)	(10,819,938)	951,184
(b) Foreign	—	—	—
(c) Subtotal	(9,868,754)	(10,819,938)	951,184
(d) Federal income tax on net capital gains	111,182	6,937,158	(6,825,976)
(e) Utilization of capital loss carry-forwards	—	—	—
(f) Other	—	—	—
(g) Federal and foreign income taxes incurred	(9,757,572)	(3,882,780)	(5,874,792)
2 Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	—	—	—
(2) Unearned premium reserve	—	—	—
(3) Policyholder reserves	46,123,667	43,806,364	2,317,303
(4) Investments	28,006	30,499	(2,493)
(5) Deferred acquisition costs	24,163,036	22,778,301	1,384,735
(6) Policyholder dividends accrual	2,228,104	1,671,604	556,500
(7) Fixed Assets	—	—	—
(8) Compensation and benefits accrual	5,874,067	6,004,797	(130,730)
(9) Pension accrual	—	—	—
(10) Receivables - nonadmitted	785,220	731,790	53,430
(11) Net operating loss carry-forward	—	—	—
(12) Tax credit carry-forward	—	—	—
(13) Other (including items <5% of total ordinary tax assets)	363,524	1,723,253	(1,359,729)
(99) Subtotal	79,565,624	76,746,608	2,819,016
(b) Statutory valuation allowance adjustment	68,369,375	63,059,394	5,309,981
(c) Nonadmitted	—	—	—
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	11,196,249	13,687,214	(2,490,965)
(e) Capital:			
(1) Investments	6,491,466	5,124,750	1,366,716
(2) Net capital loss carry-forward	—	—	—
(3) Real estate	—	—	—
(4) Other (including items <5% of total ordinary tax assets)	—	—	—
(99) Subtotal	6,491,466	5,124,750	1,366,716
(f) Statutory valuation allowance adjustment	—	—	—
(g) Nonadmitted	—	—	—
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	6,491,466	5,124,750	1,366,716
(i) Admitted deferred tax assets (2d + 2h)	17,687,715	18,811,964	(1,124,249)
3 Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	3,985,886	3,680,842	305,044
(2) Fixed assets	—	—	—
(3) Deferred and uncollected premium	2,339,499	2,387,264	(47,765)
(4) Policyholder reserves	4,267,710	5,284,249	(1,016,539)
(5) Other (including items <5% of total ordinary tax liabilities)	76,650	—	76,650
(99) Subtotal	10,669,745	11,352,355	(682,610)
(b) Capital:			
(1) Investments	7,017,970	7,459,609	(441,639)
(2) Real estate	—	—	—
(3) Other (including items <5% of total capital tax liabilities)	—	—	—
(99) Subtotal	7,017,970	7,459,609	(441,639)
(c) Deferred tax liabilities (3a99 + 3b99)	17,687,715	18,811,964	(1,124,249)
4 Net deferred tax assets/liabilities (2i - 3c)	—	—	—

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

	12/31/2020	Effective Tax Rate
Provision computed at statutory rate	\$ (7,517,254)	21.00 %
Dividends received deduction	(227,157)	0.63 %
Tax credits	(3,534,387)	9.87 %
Other invested assets and nonadmitted change	(53,169)	0.15 %
Statutory valuation allowance	5,309,981	(14.83)%
Other	601,487	(1.68)%
Total statutory income taxes	\$ (5,420,499)	15.14 %
Federal and foreign income taxes incurred	\$ (9,757,572)	27.26 %
Change in net deferred income taxes	4,337,073	(12.12)%
Total statutory income taxes	\$ (5,420,499)	15.14 %

	12/31/2019	Effective Tax Rate
Provision computed at statutory rate	\$ (10,526,200)	21.00 %
Dividends received deduction	(150,757)	0.30 %
Tax credits	(3,428,802)	6.84 %
Other invested assets and nonadmitted change	(279,146)	0.56 %
Statutory valuation allowance	4,821,033	(9.62)%
Other	925,881	(1.84)%
Total statutory income taxes	\$ (8,637,991)	17.24 %
Federal and foreign income taxes incurred	\$ (3,882,780)	7.75 %
Change in net deferred income taxes	(4,755,211)	9.49 %
Total statutory income taxes	\$ (8,637,991)	17.24 %

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	\$ —
2019	\$ —
2018	\$ —

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 \$1,086,092.

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 \$584,054. 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.

The Company received a \$50.0 million capital contribution from The Western and Southern Life Insurance Company in December 2020. The contribution was in the form of cash.

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At December 31, 2020 and 2019, the Company had \$114.8 million and \$110.4 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.

The Company received a \$30.0 million capital contribution from The Western and Southern Life Insurance Company in November 2019. The contribution was in the form of stock.

On July 1, 1986, the Company entered into an agreement (the “agreement”) with The Western and Southern Life Insurance Company where the Company reinsured the liabilities of, and began servicing and administering the former business of Columbus Mutual Life Insurance Company (Columbus Mutual), a former affiliate of The Western and Southern Life Insurance Company which merged with The Western and Southern Life Insurance Company. The agreement is anticipated to last until all obligations for policies issued by Columbus Mutual are settled. Reserves reflected on the Company’s balance sheets for policies and contracts included under the agreement are:

	12/31/2020	12/31/2019
Life and annuity reserves	\$477,512,498	\$492,813,342
Accidental and health reserves	\$600,621	\$700,279

C. (1) Detail of Material Related Party Transactions

Ref #	Date of Transaction	Name of Related Party	Nature of Relationship	Type of Transaction	Written Agreement (Yes/No)	Due Date	Reporting Period Date Amount Due From (To)
0001	6/1/2018	Queen City Square, LLC	Loan to an affiliate of parent company	Loan	Yes	12/1/2039	\$ 68,593,429
0002	6/1/2018	Queen City Square, LLC	Loan to an affiliate of parent company	Loan	Yes	12/1/2039	\$ 12,883,964
0003	7/5/2017	Lytle Park Inn, LLC	Loan to an affiliate of parent company	Loan	Yes	7/1/2026	\$ 20,945,255
0004	7/22/2016	Lytle Park Inn, LLC	Loan to an affiliate of parent company	Loan	Yes	7/1/2026	\$ 7,724,745

- Options for Type of Transaction:
- Loan
 - Exchange of Assets or Liabilities (e/g/, buys, sells and secured borrowing transactions)
 - Management Services
 - Cost-Sharing Agreement
 - Other Transactions Involving Services
 - Guarantee (e.g., guarantees to related parties, on behalf of, and when beneficiary is related party)
 - Other

(4) Detail of Amounts Owed To/From a Related Party

Ref #	Name of Related Party	Aggregate Reporting Period Amount Due From	Aggregate Reporting Period (Amount Due To)	Amount Offset in Financial Statement (if qualifying)	Net Amount Recoverable/ (Payable) by Related Party	Admitted Recoverable
	Queen City Square, LLC	\$ 81,477,393	\$ —	\$ —	\$ 81,477,393	\$ 81,477,393
	Lytle Park Inn, LLC	28,670,000	—	—	28,670,000	28,670,000
Total		\$ 110,147,393	\$ —	\$ —	\$ 110,147,393	\$ 110,147,393

- D. The Company did not have any amounts receivable from parent, subsidiaries and affiliates as of December 31, 2020 or 2019. The Company had \$1.8 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 had no guarantees or undertakings for the benefit of an affiliate which resulted in a material contingent exposure of the Company’s assets or liabilities.
- 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 did not recognize any impairment write down for its investments in subsidiary, controlled or affiliated companies during the statement period.
- K. Not applicable.
- L. Not applicable.

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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 \$325.0 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.

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2. FHLB Capital Stock

a. Aggregate Totals

	1	2	3
	Total 2+3	General Account	Separate Accounts
1. Current Year			
(a) Membership Stock - Class A	6,858,367	6,858,367	—
(b) Membership Stock - Class B	—	—	—
(c) Activity Stock	7,581,333	7,581,333	—
(d) Excess Stock	—	—	—
(e) Aggregate Total (a+b+c+d)	14,439,700	14,439,700	—
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	325,000,000	XXX	XXX
2. Prior Year-end			
(a) Membership Stock - Class A	6,560,273	6,560,273	—
(b) Membership Stock - Class B	—	—	—
(c) Activity Stock	6,425,127	6,425,127	—
(d) Excess Stock	—	—	—
(e) Aggregate Total (a+b+c+d)	12,985,400	12,985,400	—
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	390,000,000	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)

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

	1	2	Eligible for Redemption			
			3	4	5	6
	Current Year Total (2+3+4+5+6)	Not Eligible for Redemption	Less Than 6 Months	6 Months to Less Than 1 Year	1 to Less Than 3 Years	3 to 5 Years
Membership Stock						
1. Class A	6,858,367	6,858,367	—	—	—	—
2. Class B	—	—	—	—	—	—

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

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

3. Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

	1	2	3
	Fair Value	Carrying Value	Aggregate Total Borrowing
1. Current Year Total General and Separate Accounts Total Collateral Pledged (Lines 2+3)	411,052,541	384,225,631	240,111,000
2. Current Year General Account Total Collateral Pledged	411,052,541	384,225,631	240,111,000
3. Current Year Separate Accounts Total Collateral Pledged	—	—	—
4. Prior Year-end Total General and Separate Accounts Total Collateral Pledged	400,757,984	384,239,385	297,853,700

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

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

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

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

b. Maximum Amount Pledged During Reporting Period

	1	2	3
	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
1. Current Year Total General and Separate Accounts Maximum Collateral Pledged (Lines 2+3)	462,842,568	443,803,136	276,388,700
2. Current Year General Account Maximum Collateral Pledged	462,842,568	443,803,136	276,388,700
3. Current Year Separate Accounts Maximum Collateral Pledged	—	—	—
4. Prior Year-end Total General and Separate Accounts Maximum Collateral Pledged	387,873,213	386,301,928	279,627,400

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4. Borrowing from FHLB

a. Amount as of Reporting Date

	1	2	3	4
	Total 2+3	General Account	Separate Accounts	Funding Agreements Reserves Established
1. Current Year				
(a) Debt	—	—	—	XXX
(b) Funding Agreements	240,111,000	240,111,000	—	236,951,793
(c) Other	—	—	—	XXX
(d) Aggregate Total (a+b+c)	240,111,000	240,111,000	—	236,951,793
2. Prior Year-end				
(a) Debt	—	—	—	XXX
(b) Funding Agreements	297,853,700	297,853,700	—	294,529,726
(c) Other	—	—	—	XXX
(d) Aggregate Total (a+b+c)	297,853,700	297,853,700	—	294,529,726

b. Maximum Amount During Reporting Period (Current Year)

	1	2	3
	Total 2+3	General Account	Separate Accounts
1. Debt	—	—	—
2. Funding Agreements	281,588,700	281,588,700	—
3. Other	—	—	—
4. Aggregate Total (1+2+3)	281,588,700	281,588,700	—

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

c. FHLB - Prepayment Obligations

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

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

A. Defined Benefit Plan

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

B. Not applicable.

C. Not applicable.

D. Not applicable.

E. Defined Contribution Plan

The Company maintains a deferred compensation plan for qualifying independent producers/agents who sell the Company's insurance products. Eligible participants may elect to have all or any portion of their commission payments credited to a defined investment account, subject to provisions of the plan. The Company's expense for the deferred compensation plan was \$4.1 million and \$5.2 million for 2020 and 2019, respectively.

F. Multi-employer Plans. Not applicable.

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 \$1.8 million and \$1.6 million for 2020 and 2019, respectively.

H. Postemployment Benefits and Compensated Absences. Not applicable.

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

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

A. The Company has one class of common stock with a par value of \$1 per share. At December 31, 2020, the Company had 10,000,000 shares authorized, 10,000,000 shares issued and 10,000,000 shares outstanding.

B. The Company has no preferred stock outstanding.

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- 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 are no advances of surplus.
 - 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: \$76,732,426
 - 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 \$46,200.

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 \$27,313,697.
 - 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 contracts in which it acts as a lessor.
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: Industrial & miscellaneous	—	17,277	—	—	17,277
Bonds: RMBS	—	104,140	—	—	104,140
Bonds: Exchange traded funds	4,016,100	—	—	—	4,016,100
Common stock: Unaffiliated	66,277,138	—	—	—	66,277,138
Common stock: Mutual funds	20,109,058	—	—	—	20,109,058
Derivative assets: Options, purchased	—	81,151,890	4,438,778	—	85,590,668
Derivative assets: Stock warrants	—	50,069	—	—	50,069
Separate account assets*	44,358,353	—	—	—	44,358,353
Total assets at fair value	134,760,649	81,323,376	4,438,778	—	220,522,803

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	—	(50,884,994)	—	—	(50,884,994)
Total liabilities at fair value	—	(50,884,994)	—	—	(50,884,994)

*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	6,097,867	—	—	74,224	(1,863,194)	1,511,915	—	—	(1,382,034)	4,438,778
Total Assets	6,097,867	—	—	74,224	(1,863,194)	1,511,915	—	—	(1,382,034)	4,438,778

- (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 industrial and miscellaneous bonds and 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 1996. The Company determined fair value as of the balance sheet date through the use of third-party pricing services utilizing market observable inputs

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.

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.

B. Not applicable.

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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	3,666,718,055	3,098,351,297	10,304,691	3,653,750,634	2,662,730	—	—
Common stock: Unaffiliated **	80,716,838	80,716,838	80,716,838	—	—	—	—
Common stock: Mutual funds	20,109,058	20,109,058	20,109,058	—	—	—	—
Preferred stock	19,802,128	18,081,233	—	19,802,128	—	—	—
Mortgage loans	454,725,742	435,607,598	—	—	454,725,742	—	—
Cash, cash equivalents, & short-term investments	114,780,290	114,802,913	114,780,290	—	—	—	—
Other invested assets: Surplus notes	88,357,727	64,579,700	—	88,357,727	—	—	—
Securities lending reinvested collateral assets	1,471,373	1,471,373	1,471,373	—	—	—	—
Derivative assets	85,640,737	85,640,737	—	81,201,959	4,438,778	—	—
Separate account assets	106,095,501	101,763,790	46,514,444	59,581,057	—	—	—
Life and annuity reserves for investment-type contracts and deposit fund liabilities	(956,839,879)	(893,202,877)	—	—	(956,839,879)	—	—
Fixed-indexed annuity contracts	(169,142,967)	(164,403,866)	—	—	(169,142,967)	—	—
Derivative liabilities	(50,884,994)	(50,884,994)	—	(50,884,994)	—	—	—
Cash collateral payable	(30,670,000)	(30,670,000)	—	(30,670,000)	—	—	—
Separate account liabilities *	(59,995,673)	(55,041,890)	—	—	(59,995,673)	—	—
Securities lending liability	(62,489,210)	(62,489,210)	—	(62,489,210)	—	—	—

*Variable universal life 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.

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.

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 and mutual funds. 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.

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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. Not applicable.

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.

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

(3) Direct exposure through other investments.

	(1)	(2)	(3)	(4)
	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other-Than-Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	3,360,563	2,630,103	3,007,912	—
b. Commercial mortgage backed securities	—	—	—	—
c. Collateralized debt obligations	—	—	—	—
d. Structured securities	—	—	—	—
e. Equity investment in SCAs	—	—	—	—
f. Other assets	—	—	—	—
g. Total	3,360,563	2,630,103	3,007,912	—

The percentage of book value of these debt securities that have underlying loans with primarily variable interest rates is 36.66%

G. Retained Assets

(1) The Company offered retained asset accounts as an optional form of settlement for life insurance policy proceeds in 2020. The retained asset account option provided to beneficiaries was the default method for satisfying life insurance claims in 2020 in states that did not require policyholders to explicitly select a settlement option. In states that require policyholders to explicitly select a settlement option, state regulations are adhered to and the retained asset account option does not serve as the default option. The Company’s retained asset accounts are serviced by an unaffiliated bank, with the assets and liabilities related to these accounts remaining on the Company’s financial statements. These retained asset accounts are included in the liability for deposit-type contracts.

The interest rate paid to retained asset account holders was 0.5% for the first ten months of 2020 and then lowered to 0.1%. Accountholders are not charged for routine administrative fees associated with these retained asset accounts; provided, however, that accountholders are responsible for certain fees associated with insufficient funds checks/drafts and stop-payment orders.

(2) The number and balance of retained asset accounts in force as of December 31, 2020 and December 31, 2019 are as follows:

	In Force			
	As of End of Current Year		As of End of Prior Year	
	Number	Balance	Number	Balance
a. Up to and including 12 Months	12	1,397,603	22	1,338,625
b. 13 to 24 Months	17	790,343	13	813,986
c. 25 to 36 Months	12	741,444	23	753,315
d. 37 to 48 Months	17	486,953	24	983,346
e. 49 to 60 Months	23	816,383	19	890,305
f. Over 60 Months	203	5,222,611	215	5,359,527
g. Total	284	9,455,337	316	10,139,104

(3)

	Individual		Group	
	(1) Number	(2) Balance/Amount	(3) Number	(4) Balance/ Amount
a. Number/balance of retained asset accounts at the beginning of the year	316	10,139,103	—	—
b. Number/amount of retained asset accounts issued/added during the year	17	3,092,404	—	—
c. Investment earnings credited to retained asset accounts during the year	—	40,758	XXX	—
d. Fees and other charges assessed to retained asset account during the year	XXX	—	XXX	—
e. Number/amount of retained asset accounts transferred to state unclaimed property funds during the year	—	—	—	—
f. Number/amount of retained asset accounts closed/withdrawn during the year	49	3,816,928	—	—
g. Number/balance of retained asset accounts at the end of the year (g = a + b + c - d - e - f)	284	9,455,337	—	—

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.

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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	—

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

25. Change in Incurred Losses and Loss Adjustment Expenses. None.
26. Intercompany Pooling Arrangements. None.
27. Structured Settlements. None.
28. Health Care Receivables. None.
29. Participating Policies. None.
30. Premium Deficiency Reserves. None.
31. Reserves for Life Contracts and Annuity Contracts
 - The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
 - Policies issued 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.
 - As of December 31, 2020, the Company had \$3,062,903,681 of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the state of Ohio. Reserves to cover this insurance totaled \$89,173,579 at year-end and are reported in Exhibit 5, Life Insurance and Annuities sections.
 - The tabular interest, the tabular less actual reserve released, and the tabular cost have been determined by formula as described in the instructions.
 - The determination of tabular interest on funds not involving life has been determined by formula as described in the instructions.

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6. The details for other changes:

ITEM	Total	Industrial Life	ORDINARY			Credit Life Group and Individual	GROUP	
			Life Ins.	Individual Annuities	Supplementary Contracts		Life Ins.	Annuities
Fixed Deferred Annuities (CARVM highest PV)	(2,714,012)			(2,714,012)				
3106999 Total	\$ (2,714,012)	\$ —	\$ —	\$ (2,714,012)	\$ —	\$ —	\$ —	\$ —

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	—	55,041,890	—	55,041,890	6.3
b. At book value less current surrender charge of 5% or more	262,913,390	—	—	262,913,390	30.1
c. At fair value	—	—	—	—	—
d. Total with market value adjustment or at fair value (total of 1 through 3)	262,913,390	55,041,890	—	317,955,280	36.4
e. At book value without adjustment (minimal or no charge or adjustment)	521,640,694	—	—	521,640,694	59.8
(2) Not subject to discretionary withdrawal	32,508,770	—	—	32,508,770	3.8
(3) Total (gross: direct + assumed)	817,062,854	55,041,890	—	872,104,744	100.0
(4) Reinsurance ceded	—	—	—	—	
(5) Total (net)* (3) - (4)	817,062,854	55,041,890	—	872,104,744	
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	55,755,020	—	—	55,755,020	

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) Not subject to discretionary withdrawal	2,835,835	—	—	2,835,835	100.0
(3) Total (gross: direct + assumed)	2,835,835	—	—	2,835,835	100.0
(4) Reinsurance ceded	—	—	—	—	
(5) Total (net)* (3) - (4)	2,835,835	—	—	2,835,835	
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)	64,770,583	—	—	64,770,583	20.7
(2) Not subject to discretionary withdrawal	247,394,350	—	—	247,394,350	79.3
(3) Total (gross: direct + assumed)	312,164,933	—	—	312,164,933	100.0
(4) Reinsurance ceded	—	—	—	—	
(5) Total (net)* (3) - (4)	312,164,933	—	—	312,164,933	
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.

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D. Life & Accident & Health Annual Statement:	Amount
1. Exhibit 5, Annuities Section, Total (net)	810,207,074
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	9,691,615
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	312,164,933
4. Subtotal	1,132,063,622
Separate Accounts Annual Statement:	
5. Exhibit 3, Line 0299999, Column 2	55,041,890
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	55,041,890
12. Combined Total	1,187,105,512

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	450,502,445	450,293,406	463,554,922
c. Universal Life with Secondary Guarantees	535,890,576	472,623,016	1,121,037,764
d. Indexed Universal Life	—	—	—
e. Indexed Universal Life with Secondary Guarantees	447,458,116	363,706,685	386,700,497
f. Indexed Life	—	—	—
g. Other Permanent Cash Value Life Insurance	—	372,414,813	385,656,484
h. Variable Life	—	—	—
i. Variable Universal Life	3,499,170	3,499,170	6,077,539
j. Miscellaneous Reserves	—	—	—
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	141,995,968
b. Accidental Death Benefits	XXX	XXX	67,598
c. Disability - Active Lives	XXX	XXX	2,897,890
d. Disability - Disabled Lives	XXX	XXX	9,451,370
e. Miscellaneous Reserves	XXX	XXX	—
(3) Total (gross: direct + assumed)	1,437,350,307	1,662,537,090	2,517,440,032
(4) Reinsurance ceded	—	—	52,771,706
(5) Total (net) (3) - (4)	1,437,350,307	1,662,537,090	2,464,668,326
	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	44,358,347	43,557,842	43,934,148
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)	44,358,347	43,557,842	43,934,148
(4) Reinsurance ceded	—	—	—
(5) Total (net) (3) - (4)	44,358,347	43,557,842	43,934,148
D. Life & Accident & Health Annual Statement:			Amount
(1) Exhibit 5, Life Insurance Section, Total (net)			2,452,252,648
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)			67,598
(3) Exhibit 5, Disability - Active Lives Section, Total (net)			2,896,710
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net)			9,451,370
(5) Exhibit 5, Miscellaneous reserves Section, Total (net)			—
(6) Subtotal			2,464,668,326
Separate Accounts Statement			
(7) Exhibit 3, Line 0199999, column 2			43,934,148
(8) Exhibit 3, Line 0499999, column 2			—
(9) Exhibit 3, Line 0599999, column 2			—
(10) Subtotal (Lines (7) through (9))			43,934,148
(11) Combined Total (6) and (10))			2,508,602,474

34. Premiums and Annuity Consideration Deferred and Uncollected

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

Type	(1) Gross	(2) Net of Loading
(1) Industrial	—	—
(2) Ordinary new business	430,812	1,289
(3) Ordinary renewal	8,377,259	11,554,527
(4) Credit Life	—	—
(5) Group Life	—	—
(6) Group Annuity	—	—
(7) Totals	8,808,071	11,555,816

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
 - 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 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.

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As of December 31, 2020 and 2019, the Company’s separate account statement included legally insulated assets of \$101,763,790 and \$101,643,743, respectively. The assets legally insulated from the general account 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	44,358,353	—
Market Value Adjusted Annuities	57,405,437	—
Total	101,763,790	—

- (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 guarantees 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:

To compensate the general account for the risk taken, the separate account has paid risk charges as follows for the past (5) years:

a.	2020	2,484
b.	2019	2,832
c.	2018	3,636
d.	2017	3,960
e.	2016	4,548

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

a.	2020	—
b.	2019	—
c.	2018	—
d.	2017	—
e.	2016	—

- (4) The Company does not engage in securities lending transactions within the separate accounts.

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. The guaranteed rate options are sold in a fixed annuity product. These options carry a minimum interest guarantee based on the guarantee period selected by the policyholder. The fixed annuity product provides a death benefit equal to the account value.

The Company’s nonguaranteed separate account consists of subaccounts available through variable universal life insurance policies. The net investment experience of each subaccount is credited directly to the variable universal life policyholders and can be positive or negative. The death benefit and cash value under the variable universal life insurance policies may vary with the investment performance of the underlying investments in the separate account. The minimum guaranteed death benefit reserve is held in Exhibit 5, Life Insurance Section, of the Company’s general account and annual statement.

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Columbus Life Insurance Company

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

At the end of current period the Company had Separate Accounts 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	—	100,000	—	1,337,645	1,437,645
Reserves as of the end of current period					—
(2) For accounts with assets at:					—
a. Fair value	—	—	—	43,934,148	43,934,148
b. Amortized cost	—	55,041,890	—	—	55,041,890
c. Total reserves*	—	55,041,890	—	43,934,148	98,976,038
(3) By withdrawal characteristics:					—
a. Subject to discretionary withdrawal:					—
1. With market value adjustment	—	55,041,890	—	—	55,041,890
2. At book value without market value adjustment and with current surrender charge of 5% or more	—	—	—	—	—
3. At fair value	—	—	—	43,934,148	43,934,148
4. At book value without market value adjustment and with current surrender charge less than 5%	—	—	—	—	—
5. Subtotal	—	55,041,890	—	43,934,148	98,976,038
b. Not subject to discretionary withdrawal	—	—	—	—	—
c. Total	—	55,041,890	—	43,934,148	98,976,038
*Line 2(c) should equal Line 3(c).					
(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)	\$ 1,437,645
b. Transfers from Separate Accounts (Page 4, Line 10)	8,839,119
c. Net transfers to or (From) Separate Accounts (a) - (b)	\$ (7,401,474)
(2) Reconciling Adjustments:	
Policy deductions and other expenses	197,610
Other account adjustments	\$ 6,162
(3) Transfers as Reported in the Summary of Operations of the Life, Accident & Health Annual Statement (1c) + (2) = (Page 4, Line 26)	<u>\$ (7,197,702)</u>

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

Yes ☒ No ☐

1.2

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

Yes ☒ No ☐ N/A ☐

1.3

State Regulating?

Ohio

1.4

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

Yes ☐ No ☒

1.5

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

2.1

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

Yes ☐ No ☒

2.2

If yes, date of change:

3.1

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

12/31/2017

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 ☒

3.6

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

Yes ☐ No ☐ N/A ☒

4.1

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

Yes ☐ No ☒
Yes ☐ No ☒

4.2

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

Yes ☐ No ☒
Yes ☐ No ☒

5.1

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

Yes ☐ No ☒

5.2

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

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

6.1

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

Yes ☐ No ☒

6.2

If yes, give full information:

7.1

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

Yes ☐ No ☒

7.2

If yes,
7.21 State the percentage of foreign control;
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	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC

9.

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

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

5

12.13

Total book/adjusted carrying value

\$ 43,015,544

12.2

If, yes provide explanation:

The Company has investments on Schedule BA that are classified as LIHTCs.

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

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

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 [<input checked="" type="checkbox"/>]	No [<input type="checkbox"/>]
17.	Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?	Yes [<input checked="" type="checkbox"/>]	No [<input type="checkbox"/>]
18.	Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person?	Yes [<input checked="" type="checkbox"/>]	No [<input type="checkbox"/>]

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

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.	\$		62,527,096	
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 []

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Columbus Life Insurance Company

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.	\$	62,527,098
24.092	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$	62,524,910
24.093	Total payable for securities lending reported on the liability page.	\$	62,489,210

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	\$	14,439,700
		25.28 On deposit with states	\$	4,594,694
		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	\$	384,225,631
		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
DEUTSCHE BANK TRUST COMPANY AMERICAS	60 WALL STREET NY NY 10005

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Columbus Life Insurance Company

GENERAL INTERROGATORIES

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

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

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

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

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

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

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

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

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

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

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
107126	FT WASHINGTON INVESTMENT ADVISORS	KSRXYII3EHSEF8KM62609	Securities Exchange Commission	DS.....

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

29.2 If yes, complete the following schedule:

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Columbus Life Insurance Company

GENERAL INTERROGATORIES

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	3,135,932,716	3,700,782,475	564,849,759
30.2 Preferred stocks	18,081,233	19,802,128	1,720,895
30.3 Totals	3,154,013,949	3,720,584,603	566,570,654

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 [] No [X]

34. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
a. The security was purchased prior to January 1, 2018.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as 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 [] No [X]

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?\$461,112

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
Standard & Poor's Rating Service .....	.....200,719
.....

38.1 Amount of payments for legal expenses, if any?\$682,257

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
Cozen O'Connor .....	.....448,598
Eversheds Sutherland .....	.....209,598
.....

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	10,240	17,177
2.2 Premium Denominator	244,443,473	276,007,107
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator	41,169	41,944
2.5 Reserve Denominator	3,321,770,872	3,249,875,470
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? \$ 948,906

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 No X

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

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

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

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

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

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

GENERAL INTERROGATORIES

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

- 5.1 Do you act as a custodian for health savings accounts? Yes [] No [X]
- 5.2 If yes, please provide the amount of custodial funds held as of the reporting date.\$
- 5.3 Do you act as an administrator for health savings accounts? Yes [] No [X]
- 5.4 If yes, please provide the balance of funds administered as of the reporting date.\$
- 6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A [X]
- 6.2 If the answer to 6.1 is yes, please provide the following:

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

7. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):
- 7.1 Direct Premium Written\$246,280,875
- 7.2 Total Incurred Claims\$216,472,692
- 7.3 Number of Covered Lives107,490

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

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

Life, Accident and Health Companies Only:

- 9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [X] No []
- 9.2 Net reimbursement of such expenses between reporting entities:
- 9.21 Paid\$32,194,650
- 9.22 Received\$281,772
- 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:\$356,778,653
12. Total dividends paid stockholders since organization of the reporting entity:
- 12.11 Cash\$392,024,415
- 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:
- 13.31 Earned premium0
- 13.32 Paid claims0
- 13.33 Claim liability and reserve (beginning of year)0
- 13.34 Claim liability and reserve (end of year)0
- 13.35 Incurred claims000

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)	14,175,248	13,483,944	12,749,395	11,707,309	11,029,852
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	8,222,597	8,141,103	7,948,487	7,720,916	7,360,907
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)	0	0	0	0	0
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)	22,397,845	21,625,047	20,697,882	19,428,225	18,390,759
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated	1,689,000				XXX
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	1,338,036	1,422,828	1,651,433	1,281,014	1,041,186
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	462,307	578,656	745,313	785,257	772,038
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)	1,800,343	2,001,484	2,396,746	2,066,271	1,813,224
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)	212,478,369	225,180,599	229,399,063	167,409,708	158,874,212
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	31,955,539	50,809,871	96,151,390	106,289,826	109,673,792
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	0	0
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)	9,565	16,637	27,290	44,532	66,615
19. Aggregate of all other lines of business (Line 20.4, Col. 11)	0	0	0	0	0
20. Total	244,443,473	276,007,107	325,577,743	273,744,066	268,614,619
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	4,203,956,107	4,184,835,551	3,986,552,393	3,991,789,248	3,657,551,655
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	3,919,226,482	3,920,610,788	3,713,055,091	3,697,342,978	3,367,495,908
23. Aggregate life reserves (Page 3, Line 1)	3,284,567,015	3,220,199,141	3,123,137,042	3,000,413,050	2,854,372,568
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)	589,394	687,994	716,256	881,792	695,287
25. Deposit-type contract funds (Page 3, Line 3)	312,164,933	371,165,531	355,175,320	354,620,291	285,191,702
26. Asset valuation reserve (Page 3, Line 24.01)	43,196,267	57,933,148	46,942,413	51,101,362	48,317,897
27. Capital (Page 3, Lines 29 and 30)	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000
28. Surplus (Page 3, Line 37)	274,729,625	254,224,763	263,497,302	284,446,270	280,055,747
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	41,324,517	44,079,224	121,504,333	110,024,464	86,060,584
Risk-Based Capital Analysis					
30. Total adjusted capital	333,230,902	328,037,921	335,090,894	351,452,642	344,228,654
31. Authorized control level risk - based capital	43,021,609	42,450,063	43,788,116	41,356,337	41,708,875
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)	74.7	76.7	79.8	80.9	82.7
33. Stocks (Lines 2.1 and 2.2)	2.9	2.9	2.5	3.1	3.1
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	10.5	9.2	8.3	5.8	5.8
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)	2.8	3.2	2.8	1.7	0.9
37. Contract loans (Line 6)	1.7	1.6	1.6	1.5	1.7
38. Derivatives (Page 2, Line 7)	2.1	1.3	0.2	0.7	0.5
39. Other invested assets (Line 8)	5.4	4.7	4.7	4.9	5.3
40. Receivables for securities (Line 9)	0.0	0.0	0.0	0.1	0.0
41. Securities lending reinvested collateral assets (Line 10)	0.0	0.4	0.2	1.3	0.1
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			0	0
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)	0	0	0	0	
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	0	0	0	0	6,751,174
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	114,762,609	110,408,408	95,778,485	97,906,511	90,719,412
50. Total of above Lines 44 to 49	114,762,609	110,408,408	95,778,485	97,906,511	97,470,586
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)	3,739,145	3,484,715	1,906,921	36,778,168	60,012,635
53. Total admitted assets (Page 2, Line 28, Col. 3)	4,305,719,897	4,286,479,294	4,091,404,337	4,104,527,768	3,769,165,449
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	187,951,552	183,531,333	174,743,630	167,521,833	161,168,780
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(4,655,854)	17,025,072	9,685,733	9,639,433	(5,893,282)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(16,315,655)	17,888,654	(26,019,686)	29,618,791	16,776,475
57. Total of above Lines 54, 55 and 56	166,980,043	218,445,059	158,409,677	206,780,057	172,051,973
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)	294,067,777	326,020,428	290,525,149	236,596,010	246,943,460
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	210,730	216,889	238,651	306,616	356,420
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	103,513,491	134,814,129	160,922,526	110,586,694	75,149,046
61. Increase in A & H reserves (Line 19, Col. 6)	(98,600)	(28,263)	(165,535)	186,505	(913,570)
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)	11,400,281	12,044,467	11,954,265	12,058,212	11,931,404
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	4.3	4.8	10.1	15.3	15.0
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	3.7	4.1	4.5	4.2	4.1
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	1,101.6	1,100.7	259.7	1,071.1	(845.7)
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)	194.3	118.3	58.7	50.1	34.0
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)	0	0	0	0	0
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)	819,425	905,432	941,998	1,139,792	940,186
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)	699,066	709,516	845,262	614,425	1,465,827
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)	(39,551,109)	(65,069,920)	(52,761,419)	(30,212,582)	(17,804,830)
74. Ordinary - individual annuities (Page 6, Col. 4)	7,248,139	6,426,731	10,635,657	4,416,552	8,260,677
75. Ordinary-supplementary contracts	XXX	XXX	236,716	100,630	88,230
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)	0	0	0	0	0
78. Group annuities (Page 6, Col. 5)	(103,148)	(238,740)	(74,864)	(21,011)	(115,790)
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)	(73,449)	(125,646)	(17,421)	(282,401)	429,300
82. Aggregate of all other lines of business (Page 6, Col. 8)	11,096,547	(7,327,590)	(15,707,640)	(23,170,655)	(5,206,236)
83. Fraternal (Page 6, Col. 7)	0	0			
84. Total (Page 6, Col. 1)	(21,383,020)	(66,335,165)	(57,688,971)	(49,169,467)	(14,348,649)

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

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Columbus Life Insurance Company

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	7 Policies	8 Certificates	Amount of Insurance	
1. In force end of prior year	0	0	107,559	21,625,047	0	0	0	0	0	21,625,047
2. Issued during year		0	5,334	1,800,343		0			0	1,800,343
3. Reinsurance assumed			0	0						0
4. Revived during year			4	176						176
5. Increased during year (net)			0	0						0
6. Subtotals, Lines 2 to 5	0	0	5,338	1,800,519	0	0	0	0	0	1,800,519
7. Additions by dividends during year	XXX		XXX	17,010	XXX		XXX	XXX		17,010
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	112,897	23,442,576	0	0	0	0	0	23,442,576
Deductions during year:										
10. Death			1,596	194,541			XXX			194,541
11. Maturity			83	333			XXX			333
12. Disability			0	0			XXX			0
13. Expiry			77	2,441						2,441
14. Surrender			1,703	293,028						293,028
15. Lapse			1,645	525,249						525,249
16. Conversion			54	20,702			XXX	XXX	XXX	20,702
17. Decreased (net)			0	8,437						8,437
18. Reinsurance			0	0						0
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	0	0	5,158	1,044,731	0	0	0	0	0	1,044,731
21. In force end of year (b) (Line 9 minus Line 20)	0	0	107,739	22,397,845	0	0	0	0	0	22,397,845
22. Reinsurance ceded end of year	XXX		XXX	10,835,124	XXX		XXX	XXX		10,835,124
23. Line 21 minus Line 22	XXX	0	XXX	11,562,721	XXX	(a) 0	XXX	XXX	0	11,562,721
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0	0	0	0	0	0
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	0
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0	0	0	0	0	0	0
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

Life, Accident and Health Companies Only:

(a) Group \$; Individual \$

Fraternal Benefit Societies Only:

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

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

If not, how are such expenses met?

.....

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Columbus Life Insurance Company

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance) (Continued)
ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX		XXX	217,467
25. Other paid-up insurance			7,620	51,025
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing	0	0	0	0
28. Term policies - other	935	459,096	17,014	7,841,198
29. Other term insurance - decreasing	XXX	0	XXX	0
30. Other term insurance	XXX	3,211	XXX	364,958
31. Totals (Lines 27 to 30)	935	462,307	17,014	8,206,156
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX	0	XXX	3,881
33. Totals, extended term insurance	XXX	XXX	826	12,560
34. Totals, whole life and endowment	4,399	1,338,036	89,899	14,175,248
35. Totals (Lines 31 to 34)	5,334	1,800,343	107,739	22,397,845

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	1,800,343		22,397,845	
38. Credit Life (Group and Individual)				
39. Group				
40. Totals (Lines 36 to 39)	1,800,343	0	22,397,845	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		XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21				

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	87,008
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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 Spouse & child - actual amount

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certi- ficates	8 Amount of Ins urance
48. Waiver of Premium	0	0	14,660	1,462,216	0	0	0	0
49. Disability Income	0	0	0	0	0	0	0	0
50. Extended Benefits	0	0	XXX	XXX	0	0	0	0
51. Other	0	0	0	0	0	0	0	0
52. Total	0	(a) 0	14,660	(a) 1,462,216	0	(a) 0	0	(a) 0

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Columbus Life Insurance Company

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

SUPPLEMENTARY CONTRACTS				
	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	228	658	0	0
2. Issued during year	12	134		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	240	792	0	0
Deductions during year:				
6. Decreased (net)	12	140		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	12	140	0	0
9. In force end of year (line 5 minus line 8)	228	652	0	0
10. Amount on deposit		(a) 15,646,525		(a)
11. Income now payable	228	315		
12. Amount of income payable	(a) 1,203,409	(a) 3,738,750	(a)	(a)

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	302	13,395	1	.39
2. Issued during year	17	319		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	319	13,714	1	.39
Deductions during year:				
6. Decreased (net)	28	1,270		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	28	1,270	0	0
9. In force end of year (line 5 minus line 8)	291	12,444	1	.39
Income now payable:				
10. Amount of income payable	(a) 4,291,801	XXX	XXX	(a) 513,950
Deferred fully paid:				
11. Account balance	XXX	(a) 168,821,671	XXX	(a)
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		95	16,637
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	95	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)		XXX		XXX	41	XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	0	XXX	0	XXX	41	XXX
10. In force end of year (line 5 minus line 9)	0	(a)	0	(a)	54	(a) 9,565

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS			
	1		2
	Deposit Funds		Dividend
	Contracts		Accumulations
1. In force end of prior year	970		5,820
2. Issued during year	17		
3. Reinsurance assumed			
4. Increased during year (net)			
5. Totals (Lines 1 to 4)	987		5,820
Deductions During Year:			
6. Decreased (net)	83		313
7. Reinsurance ceded			
8. Totals (Lines 6 and 7)	83		313
9. In force end of year (line 5 minus line 8)	904		5,507
10. Amount of account balance	(a) 15,221,320	(a)	23,967,274

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Columbus Life Insurance Company

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

States, Etc.			1	Direct Business Only					
				Life Contracts		4	5	6	7
				2	3				
			Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
1.	Alabama	AL	L	1,978,570	444,266	90		2,422,926	150,000
2.	Alaska	AK	L	151,015				151,015	
3.	Arizona	AZ	L	3,333,032	269,473	94		3,602,599	
4.	Arkansas	AR	L	541,283				541,283	
5.	California	CA	L	59,209,718	672,810	636		59,883,164	47,536
6.	Colorado	CO	L	3,748,245	791,729			4,539,974	83,621
7.	Connecticut	CT	L	1,650,119	1,370,500			3,020,619	
8.	Delaware	DE	L	1,093,941		0		1,093,941	
9.	District of Columbia	DC	L	167,008				167,008	
10.	Florida	FL	L	13,938,928	4,717,235	546		18,656,709	
11.	Georgia	GA	L	9,957,263	408,959	305		10,366,527	
12.	Hawaii	HI	L	1,896,555				1,896,555	
13.	Idaho	ID	L	901,662	300,000			1,201,662	
14.	Illinois	IL	L	5,315,212	1,579,855	663		6,895,730	
15.	Indiana	IN	L	5,055,492	1,241,314	152		6,296,958	
16.	Iowa	IA	L	1,733,897	180,000			1,913,897	
17.	Kansas	KS	L	769,676	80,000			849,676	
18.	Kentucky	KY	L	1,746,681	1,044,363			2,791,044	
19.	Louisiana	LA	L	776,802	1,200			778,002	
20.	Maine	ME	L	920,559				920,559	
21.	Maryland	MD	L	3,771,705	794,000	626		4,566,331	
22.	Massachusetts	MA	L	3,354,126	231,866	0		3,585,992	
23.	Michigan	MI	L	8,790,188	353,532	429		9,144,149	
24.	Minnesota	MN	L	19,430,797	225,339			19,656,136	
25.	Mississippi	MS	L	838,344	60,000			898,344	
26.	Missouri	MO	L	3,598,528	400,287			3,998,815	
27.	Montana	MT	L	144,720	50,576			195,296	
28.	Nebraska	NE	L	1,302,072				1,302,072	
29.	Nevada	NV	L	880,583	4,000			884,583	
30.	New Hampshire	NH	L	412,094				412,094	
31.	New Jersey	NJ	L	7,762,384	1,870,060	1,153		9,633,597	
32.	New Mexico	NM	L	640,472		216		640,688	
33.	New York	NY	N	1,255,136	2,000			1,257,136	
34.	North Carolina	NC	L	6,067,816	680,565	0		6,748,381	88,121
35.	North Dakota	ND	L	177,442				177,442	
36.	Ohio	OH	L	21,672,371	5,326,765	1,587		27,000,723	1,726,398,331
37.	Oklahoma	OK	L	4,591,009	837,355			5,428,364	
38.	Oregon	OR	L	835,149				835,149	
39.	Pennsylvania	PA	L	8,329,872	749,598	108		9,079,578	
40.	Rhode Island	RI	L	191,866				191,866	
41.	South Carolina	SC	L	2,259,590	428,509	101		2,688,200	
42.	South Dakota	SD	L	386,576				386,576	
43.	Tennessee	TN	L	3,913,910	1,429,903	0		5,343,813	
44.	Texas	TX	L	16,849,821	2,774,590	39		19,624,450	225,000
45.	Utah	UT	L	5,603,383	983,055			6,586,438	208,442
46.	Vermont	VT	L	139,486				139,486	
47.	Virginia	VA	L	3,481,287	25,960			3,507,247	300,000
48.	Washington	WA	L	2,807,160	1,618,476	125		4,425,761	
49.	West Virginia	WV	L	207,063	6,500			213,563	
50.	Wisconsin	WI	L	1,258,297	900			1,259,197	
51.	Wyoming	WY	L	441,128				441,128	
52.	American Samoa	AS	N					0	
53.	Guam	GU	N					0	
54.	Puerto Rico	PR	N	622				622	
55.	U.S. Virgin Islands	VI	N	220				220	
56.	Northern Mariana Islands	MP	N					0	
57.	Canada	CAN	N					0	
58.	Aggregate Other Alien	OT	XXX	696,842	0	0	0	696,842	0
59.	Subtotal	XXX	XXX	246,977,717	31,955,540	6,870	0	278,940,127	1,727,501,051
90.	Reporting entity contributions for employee benefits plans	XXX	XXX	0	0	0	0	0	0
91.	Dividends or refunds applied to purchase paid-up additions and annuities	XXX	XXX	9,912,790	0	0	0	9,912,790	0
92.	Dividends or refunds applied to shorten endowment or premium paying period	XXX	XXX	0	0	0	0	0	0
93.	Premium or annuity considerations waived under disability or other contract provisions	XXX	XXX	650,743	0	2,693	0	653,436	0
94.	Aggregate or other amounts not allocable by State	XXX	XXX	0	0	0	0	0	0
95.	Totals (Direct Business)	XXX	XXX	257,541,250	31,955,540	9,563	0	289,506,353	1,727,501,051
96.	Plus reinsurance assumed	XXX	XXX	0	0	0	0	0	0
97.	Totals (All Business)	XXX	XXX	257,541,250	31,955,540	9,563	0	289,506,353	1,727,501,051
98.	Less reinsurance ceded	XXX	XXX	48,662,265	0	0	0	48,662,265	0
99.	Totals (All Business) less Reinsurance Ceded	XXX	XXX	208,878,985	31,955,540	(c) 9,563	0	240,844,088	1,727,501,051
DETAILS OF WRITE-INS									
58001.	ZZZ Other Alien	XXX	XXX	696,842				696,842	
58002.	.....	XXX							
58003.	.....	XXX							
58998.	Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX	0	0	0	0	0	0
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	XXX	696,842	0	0	0	696,842	0
9401.	.....	XXX							
9402.	.....	XXX							
9403.	.....	XXX							
9498.	Summary of remaining write-ins for Line 94 from overflow page	XXX	XXX	0	0	0	0	0	0
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX	XXX	0	0	0	0	0	0

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

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations
By state of residence of the policyholder

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

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

	<u>NAIC#</u>	<u>TIN#</u>
PARENT - WESTERN & SOUTHERN MUTUAL HOLDING COMPANY, OH (NON-INSURER)		31-1732405
SUBSIDIARY - WESTERN & SOUTHERN FINANCIAL GROUP, INC., OH (NON-INSURER)		31-1732404
SUBSIDIARY - WESTAD LEASING LLC, 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 Liabilities Line 25

		1	2
		Current Year	Prior Year
2504.	Uncashed drafts of checks that are pending escheatment to the state	845,834	1,052,922
2505.	Interest payable for policy and contract funds	256,493	294,327
2597.	Summary of remaining write-ins for Line 25 from overflow page	1,102,327	1,347,249