



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

The Western and Southern Life Insurance Company

NAIC Group Code08360836NAIC Company Code70483Employer's ID Number31-0487145
(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/Organized02/23/1888Commenced Business04/30/1888

Statutory Home Office400 BroadwayCincinnati, OH, US 45202
(Street and Number)(City or Town, State, Country and Zip Code)

Main Administrative Office400 BroadwayCincinnati, OH, US 45202513-629-1800
(Street and Number)(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

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

Primary Location of Books and Records400 BroadwayCincinnati, OH, US 45202513-629-1800
(Street and Number)(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Internet Website AddressWWW.WesternSouthernLife.com

Statutory Statement ContactWade Matthew Fugate513-629-1402
(Name)(Area Code) (Telephone Number)

CompAcctGrp@WesternSouthernLife.com513-629-1871
(E-mail Address)(FAX Number)

OFFICERS

Chairman of Board,
President & CEOJohn Finn Barrett

Secretary and CounselDonald Joseph Wuebbling

OTHER

James Howard Acton Jr., VP	Gregory Scott Allhands, VP	Edward Joseph Babbitt, VP, Sr Counsel
Troy Dale Brodie, Sr VP, Chief Marketing Officer	Christopher Steven Brown, VP	Peter James Brown #, VP
John Henry Bultema III, Sr VP	Karen Ann Chamberlain, Sr VP, Chief Information Officer	Keith Terrill Clark, MD, VP, Medical Director
Michael Russ DeHart, VP	James Joseph DeLuca, VP	Brian Richard Doran, VP
Lisa Beth Fangman, Sr VP	Wade Matthew Fugate, VP, Controller	Daniel Wayne Harris, Sr VP, Chief Actuary
David Todd Henderson, Sr VP, Chief Risk Officer	Christopher Xavier Hill, VP	Valerie Ann Holmes #, VP
Kevin Louis Howard, VP, Deputy Gen Counsel	Bradley Joseph Hunkler, Sr VP, Chief Financial Officer	Stephen Gale Hussey Jr., Sr VP
Jay Vincent Johnson, VP, Treasurer	Phillip Earl King, Sr VP, Auditor	Linda Marie Lake, Sr VP
Todd Anthony Lee, VP	Matthew William Loveless, VP	Joseph Hanlon Lynch Jr., VP
Bruce William Maisel, VP, CCO	Jill Tripp McGruder, Sr VP, Chief Marketing Officer	Jeffrey David Meek, VP
Edward Blake Moore Jr. #, Sr VP	David Edward Nevers #, VP	Jonathan David Niemeyer, Sr VP, CAO, & Gen Counsel
Michelle Ison Rice, VP	Paul Charles Silva #, VP	Rodrick Landon Snyder, VP
Denise Lynn Sparks, VP	Michael Shane Speas, VP, Chief Info Security Officer	Jeffrey Laurence Stainton, VP, Assoc Gen Counsel
Thomas Roy Stanek #, VP, Assistant Treasurer	Thomas Martin Stapleton, Sr VP	Charles Lawrence Thomas, VP
James Joseph Vance, Sr VP, Co-Chief Inv Officer	Brendan Matthew White, Sr VP, Co-Chief Inv Officer	Terrie Ann Wiedenheft, VP
Aaron Jason Wolf, VP, Chief Underwriter		

DIRECTORS OR TRUSTEES

John Finn Barrett	James Norman Clark	Phillip Ralph Cox #
Jo Ann Davidson	Robert Lloyd Lawrence	James Kirby Risk III
Robert Blair Truitt	Thomas Luke Williams	John Peter Zanotti

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.

<div>John Finn Barrett Chairman of Board, President & CEO</div>	<div>Donald Joseph Wuebbling Secretary and Counsel</div>	<div>Wade Matthew Fugate VP and Controller</div>
Subscribed and sworn to before me this		a. Is this an original filing?
12th	day of February, 2021	b. If no,
		1. State the amendment number.....
		2. Date filed
		3. Number of pages attached.....



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	221,973	0	0	250	222,223
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	221,973	0	0	250	222,223
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	32,631	0	0	761	33,392
6.2 Applied to pay renewal premiums	2,944	0	0	0	2,944
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	54,319	0	0	10,748	65,067
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	89,894	0	0	11,509	101,403
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	89,894	0	0	11,509	101,403
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	199,961	0	0	14,812	214,773
10. Matured endowments	0	0	0	4,149	4,149
11. Annuity benefits	0	0	72,779	0	72,779
12. Surrender values and withdrawals for life contracts	61,127	0	0	17,946	79,073
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	42,404	0	0	0	42,404
15. Totals	303,492	0	72,779	36,907	413,178
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	14	53,160	0	0	0	0	7	21,008	21	74,168
17. Incurred during current year	63	249,698			0	0	7	6,096	70	255,794
Settled during current year:										
18.1 By payment in full	60	199,961				0	7	18,961	67	218,922
18.2 By payment on compromised claims										
18.3 Totals paid	60	199,961	0	0	0	0	7	18,961	67	218,922
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	60	199,961	0	0	0	0	7	18,961	67	218,922
19. Unpaid Dec. 31, current year (16+17-18.6)	17	102,897	0	0	0	0	7	8,143	24	111,040
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,307	15,762,031	0	(a) 0	0	0	278	541,331	1,585	16,303,362
21. Issued during year	11	261,217							11	261,217
22. Other changes to in force (Net)	(37)	983,087					(21)	(22,422)	(58)	960,665
23. In force December 31 of current year	1,281	17,006,335	0	(a) 0	0	0	257	518,909	1,538	17,525,244

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	30,585	30,625	0	9,046	9,290
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	30,585	30,625	0	9,046	9,290
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	30,585	30,625	0	9,046	9,290

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	82,909	0	0	15	82,924
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	82,909	0	0	15	82,924
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	5,944	0	0	0	5,944
6.2 Applied to pay renewal premiums	546	0	0	0	546
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	10,040	0	0	2,562	12,602
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	16,530	0	0	2,562	19,092
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	16,530	0	0	2,562	19,092
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	81,661	0	0	(178)	81,483
10. Matured endowments	0	0	0	1,000	1,000
11. Annuity benefits	0	0	5,774	0	5,774
12. Surrender values and withdrawals for life contracts	14,726	0	0	0	14,726
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	9,294	0	0	0	9,294
15. Totals	105,681	0	5,774	822	112,277
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	1	1,096	0	0	0	0	0	3,397	1	4,493
17. Incurred during current year	8	85,902			0	0	2	(178)	10	85,724
Settled during current year:										
18.1 By payment in full	7	81,661				0	1	822	8	82,483
18.2 By payment on compromised claims										
18.3 Totals paid	7	81,661	0	0	0	0	1	822	8	82,483
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	7	81,661	0	0	0	0	1	822	8	82,483
19. Unpaid Dec. 31, current year (16+17-18.6)	2	5,337	0	0	0	0	1	2,397	3	7,734
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	247	6,348,947	0 (a)	0	0	0	52	101,458	299	6,450,405
21. Issued during year										
22. Other changes to in force (Net)	(3)	(462,069)					(1)	2,401	(4)	(459,668)
23. In force December 31 of current year	244	5,886,878	0 (a)	0	0	0	51	103,859	295	5,990,737

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,800	1,802	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,800	1,802	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,800	1,802	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	876,776	0	0	640	877,416
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	876,776	0	0	640	877,416
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	110,458	0	0	2,081	112,539
6.2 Applied to pay renewal premiums	29,751	0	0	0	29,751
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	234,525	0	0	37,763	272,288
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	374,734	0	0	39,844	414,578
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	374,734	0	0	39,844	414,578
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	969,949	0	5,000	61,158	1,036,107
10. Matured endowments	11,114	0	0	5,567	16,681
11. Annuity benefits	0	0	330,321	0	330,321
12. Surrender values and withdrawals for life contracts	406,619	0	0	27,607	434,226
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	142,335	0	0	0	142,335
15. Totals	1,530,017	0	335,321	94,332	1,959,670
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	30	147,673	0	0	0	0	9	67,707	39	215,381
17. Incurred during current year	182	1,105,408			0	5,000	43	72,271	225	1,182,679
Settled during current year:										
18.1 By payment in full	174	981,063				5,000	22	66,725	196	1,052,788
18.2 By payment on compromised claims										
18.3 Totals paid	174	981,063	0	0	0	5,000	22	66,725	196	1,052,788
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	174	981,063	0	0	0	5,000	22	66,725	196	1,052,788
19. Unpaid Dec. 31, current year (16+17-18.6)	38	272,019	0	0	0	0	30	73,253	68	345,272
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	4,862	64,552,431	0	(a) 0	0	0	705	1,658,367	5,567	66,210,798
21. Issued during year	39	1,621,928							39	1,621,928
22. Other changes to in force (Net)	(220)	(1,088,372)					(50)	(77,367)	(270)	(1,165,739)
23. In force December 31 of current year	4,681	65,085,987	0	(a) 0	0	0	655	1,581,000	5,336	66,666,987

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	68,610	68,701	0	106,929	109,808
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	68,610	68,701	0	106,929	109,808
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	68,610	68,701	0	106,929	109,808

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arkansas

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	121,530	0	0	209	121,739
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	121,530	0	0	209	121,739
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	16,941	0	0	302	17,243
6.2 Applied to pay renewal premiums	1,729	0	0	0	1,729
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	34,485	0	0	12,500	46,985
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	53,155	0	0	12,802	65,957
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	53,155	0	0	12,802	65,957
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	139,080	0	0	18,041	157,121
10. Matured endowments	1,079	0	0	509	1,588
11. Annuity benefits	0	0	10,240	0	10,240
12. Surrender values and withdrawals for life contracts	46,351	0	0	1,668	48,019
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	32,053	0	0	0	32,053
15. Totals	218,563	0	10,240	20,218	249,021
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	8	15,080	0	0	0	0	10	38,499	18	53,578
17. Incurred during current year	43	157,980			0	0	6	8,230	49	166,210
Settled during current year:										
18.1 By payment in full	43	140,159				0	7	18,550	50	158,709
18.2 By payment on compromised claims										
18.3 Totals paid	43	140,159	0	0	0	0	7	18,550	50	158,709
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	43	140,159	0	0	0	0	7	18,550	50	158,709
19. Unpaid Dec. 31, current year (16+17-18.6)	8	32,901	0	0	0	0	9	28,179	17	61,080
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	891	10,337,089	0	(a) 0	0	0	240	495,336	1,131	10,832,425
21. Issued during year	3	60,000							3	60,000
22. Other changes to in force (Net)	(58)	(305,863)					(10)	(5,098)	(68)	(310,961)
23. In force December 31 of current year	836	10,091,226	0	(a) 0	0	0	230	490,238	1,066	10,581,464

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	11,510	11,525	0	6,250	6,418
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	11,510	11,525	0	6,250	6,418
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	11,510	11,525	0	6,250	6,418

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	10,346,472	0	0	1,976	10,348,448
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	10,346,472	0	0	1,976	10,348,448
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	363,588	0	0	8,421	372,009
6.2 Applied to pay renewal premiums	16,985	0	0	0	16,985
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	812,988	0	0	156,797	969,785
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,193,561	0	0	165,218	1,358,779
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,193,561	0	0	165,218	1,358,779
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,926,246	0	135,563	205,192	5,267,001
10. Matured endowments	53,645	0	0	35,622	89,267
11. Annuity benefits	0	0	783,182	0	783,182
12. Surrender values and withdrawals for life contracts	1,663,637	0	0	85,280	1,748,917
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	488,197	0	1,646	3,309	493,152
15. Totals	7,131,725	0	920,391	329,403	8,381,519
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	91	565,879	0	0	0	0	70	302,217	161	868,096
17. Incurred during current year	698	5,675,996			0	135,563	152	251,730	850	6,063,289
Settled during current year:										
18.1 By payment in full	604	4,979,801				135,563	85	240,814	689	5,356,178
18.2 By payment on compromised claims	1	90							1	90
18.3 Totals paid	605	4,979,891	0	0	0	135,563	85	240,814	690	5,356,268
18.4 Reduction by compromise	1	9,910							1	9,910
18.5 Amount rejected										
18.6 Total settlements	606	4,989,801	0	0	0	135,563	85	240,814	691	5,366,178
19. Unpaid Dec. 31, current year (16+17-18.6)	183	1,252,074	0	0	0	0	137	313,133	320	1,565,207
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	25,257	679,894,167	0	(a) 0	0	0	3,676	7,233,491	28,933	687,127,658
21. Issued during year	657	38,386,785							657	38,386,785
22. Other changes to in force (Net)	(1,525)	(33,421,938)					(240)	(291,758)	(1,765)	(33,713,696)
23. In force December 31 of current year	24,389	684,859,014	0	(a) 0	0	0	3,436	6,941,733	27,825	691,800,747

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	762,155	763,163	0	151,228	155,299
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	762,155	763,163	0	151,228	155,299
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	762,155	763,163	0	151,228	155,299

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	248,022	0	0	168	248,190
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	248,022	0	0	168	248,190
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	39,922	0	0	1,015	40,937
6.2 Applied to pay renewal premiums	6,619	0	0	0	6,619
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	65,367	0	0	13,035	78,402
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	111,908	0	0	14,050	125,958
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	111,908	0	0	14,050	125,958
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	249,046	0	2,500	22,262	273,808
10. Matured endowments	4,796	0	0	0	4,796
11. Annuity benefits	0	0	85,670	0	85,670
12. Surrender values and withdrawals for life contracts	162,619	0	0	13,031	175,650
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	69,562	0	0	0	69,562
15. Totals	486,023	0	88,170	35,293	609,486
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	6	19,233	0	0	0	0	5	35,423	11	54,656
17. Incurred during current year	39	260,418			0	2,500	24	48,431	63	311,349
Settled during current year:										
18.1 By payment in full	41	253,842				2,500	6	22,262	47	278,604
18.2 By payment on compromised claims										
18.3 Totals paid	41	253,842	0	0	0	2,500	6	22,262	47	278,604
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	41	253,842	0	0	0	2,500	6	22,262	47	278,604
19. Unpaid Dec. 31, current year (16+17-18.6)	4	25,809	0	0	0	0	23	61,592	27	87,401
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,547	21,068,550	0	(a) 0	0	0	279	574,068	1,826	21,642,618
21. Issued during year	9	451,051							9	451,051
22. Other changes to in force (Net)	(45)	(49,911)					(27)	(50,969)	(72)	(100,880)
23. In force December 31 of current year	1,511	21,469,690	0	(a) 0	0	0	252	523,099	1,763	21,992,789

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	25,191	25,224	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	25,191	25,224	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	25,191	25,224	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	30,678	0	0	98	30,776
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	30,678	0	0	98	30,776
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	5,876	0	0	284	6,160
6.2 Applied to pay renewal premiums	1,510	0	0	0	1,510
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	16,119	0	0	4,252	20,371
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	23,505	0	0	4,536	28,041
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	23,505	0	0	4,536	28,041
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,500	0	0	0	2,500
10. Matured endowments	3,588	0	0	0	3,588
11. Annuity benefits	0	0	58,141	0	58,141
12. Surrender values and withdrawals for life contracts	40,222	0	0	10,931	51,153
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	14,341	0	341	0	14,682
15. Totals	60,651	0	58,482	10,931	130,064
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	5,220	0	5,221
17. Incurred during current year	8	30,846			0	0	1	(5,071)	9	25,775
Settled during current year:										
18.1 By payment in full	4	6,088				0	0	0	4	6,088
18.2 By payment on compromised claims										
18.3 Totals paid	4	6,088	0	0	0	0	0	0	4	6,088
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	6,088	0	0	0	0	0	0	4	6,088
19. Unpaid Dec. 31, current year (16+17-18.6)	4	24,759	0	0	0	0	1	149	5	24,908
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	281	3,385,099	0 (a)	0	0	0	81	180,675	362	3,565,774
21. Issued during year										
22. Other changes to in force (Net)	(8)	(29,773)					(7)	(7,849)	(15)	(37,622)
23. In force December 31 of current year	273	3,355,326	0 (a)	0	0	0	74	172,826	347	3,528,152

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	3,419	3,424	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,419	3,424	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,419	3,424	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	51,155	0	0	15	51,170
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	51,155	0	0	15	51,170
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	6,784	0	0	0	6,784
6.2 Applied to pay renewal premiums	930	0	0	0	930
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	16,503	0	0	1,801	18,304
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	24,217	0	0	1,801	26,018
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	24,217	0	0	1,801	26,018
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	51,480	0	5,000	0	56,480
10. Matured endowments	1,000	0	0	0	1,000
11. Annuity benefits	0	0	13,197	0	13,197
12. Surrender values and withdrawals for life contracts	21,528	0	0	398	21,926
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	24,113	0	0	0	24,113
15. Totals	98,121	0	18,197	398	116,716
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	2	3,417	0	0	0	0	0	3,976	2	7,393
17. Incurred during current year	16	61,507			0	5,000	3	5,466	19	71,973
Settled during current year:										
18.1 By payment in full	17	52,480				5,000	0	0	17	57,480
18.2 By payment on compromised claims										
18.3 Totals paid	17	52,480	0	0	0	5,000	0	0	17	57,480
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	17	52,480	0	0	0	5,000	0	0	17	57,480
19. Unpaid Dec. 31, current year (16+17-18.6)	1	12,444	0	0	0	0	3	9,442	4	21,886
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	311	4,211,552	0	(a) 0	0	0	51	89,846	362	4,301,398
21. Issued during year	1	10,000							1	10,000
22. Other changes to in force (Net)	(13)	100,781					(3)	(2,170)	(16)	98,611
23. In force December 31 of current year	299	4,322,333	0	(a) 0	0	0	48	87,676	347	4,410,009

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	4,656	4,662	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	4,656	4,662	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,656	4,662	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	205,373	0	0	34	205,407
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	205,373	0	0	34	205,407
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	8,332	0	0	(57)	8,275
6.2 Applied to pay renewal premiums	137	0	0	0	137
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	19,082	0	0	1,748	20,830
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	27,551	0	0	1,691	29,242
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	27,551	0	0	1,691	29,242
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	74,954	0	0	1,587	76,541
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	39,785	0	0	855	40,640
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	3,325	0	0	0	3,325
15. Totals	118,064	0	0	2,442	120,506
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	25	101,753			0	0	4	2,223	29	103,976
Settled during current year:										
18.1 By payment in full	21	74,954				0	3	1,587	24	76,541
18.2 By payment on compromised claims										
18.3 Totals paid	21	74,954	0	0	0	0	3	1,587	24	76,541
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	21	74,954	0	0	0	0	3	1,587	24	76,541
19. Unpaid Dec. 31, current year (16+17-18.6)	4	26,799	0	0	0	0	1	636	5	27,435
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	856	11,651,086	0	(a) 0	0	0	117	147,321	973	11,798,407
21. Issued during year	14	340,536							14	340,536
22. Other changes to in force (Net)	(42)	(330,171)					(7)	(7,001)	(49)	(337,172)
23. In force December 31 of current year	828	11,661,451	0	(a) 0	0	0	110	140,320	938	11,801,771

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	12,599	12,616	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	12,599	12,616	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	12,599	12,616	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Florida

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	7,356,969	0	0	3,278	7,360,247
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	7,356,969	0	0	3,278	7,360,247
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	685,045	0	0	16,381	701,426
6.2 Applied to pay renewal premiums	116,510	0	0	0	116,510
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,378,913	0	0	203,932	1,582,845
6.4 Other	119	0	0	0	119
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,180,587	0	0	220,313	2,400,900
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	2,180,587	0	0	220,313	2,400,900
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	6,853,715	0	272,984	559,545	7,686,244
10. Matured endowments	64,140	0	0	61,055	125,195
11. Annuity benefits	1,041	0	3,192,967	0	3,194,008
12. Surrender values and withdrawals for life contracts	2,480,982	0	0	181,954	2,662,936
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,008,193	0	(15,531)	1,186	993,848
15. Totals	10,408,071	0	3,450,420	803,740	14,662,230
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	197	1,103,083	0	0	0	0	763	1,016,223	960	2,119,306
17. Incurred during current year	1,205	7,163,548			0	272,984	707	454,607	1,912	7,891,139
Settled during current year:										
18.1 By payment in full	1,178	6,917,855				272,984	381	620,600	1,559	7,811,439
18.2 By payment on compromised claims										
18.3 Totals paid	1,178	6,917,855	0	0	0	272,984	381	620,600	1,559	7,811,439
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,178	6,917,855	0	0	0	272,984	381	620,600	1,559	7,811,439
19. Unpaid Dec. 31, current year (16+17-18.6)	224	1,348,777	0	0	0	0	1,089	850,229	1,313	2,199,006
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	28,563	556,015,709	0	(a) 0	0	0	11,055	12,027,449	39,618	568,043,158
21. Issued during year	668	38,279,734							668	38,279,734
22. Other changes to in force (Net)	(1,811)	(40,213,202)					(646)	(546,620)	(2,457)	(40,759,822)
23. In force December 31 of current year	27,420	554,082,241	0	(a) 0	0	0	10,409	11,480,829	37,829	565,563,070

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,428,403	1,430,292	0	1,326,430	1,362,139
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,428,403	1,430,292	0	1,326,430	1,362,139
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,428,403	1,430,292	0	1,326,430	1,362,139

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,305,287	0	0	843	1,306,130
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,305,287	0	0	843	1,306,130
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	90,806	0	0	1,552	92,358
6.2 Applied to pay renewal premiums	8,973	0	0	0	8,973
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	168,408	0	0	17,634	186,042
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	268,187	0	0	19,186	287,373
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	268,187	0	0	19,186	287,373
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	739,744	0	2,500	35,638	777,882
10. Matured endowments	5,312	0	0	2,230	7,542
11. Annuity benefits	0	0	180,247	0	180,247
12. Surrender values and withdrawals for life contracts	281,384	0	0	20,933	302,317
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	227,286	0	0	48,127	275,413
15. Totals	1,253,726	0	182,747	106,928	1,543,401
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	15	127,496	0	0	0	0	21	55,256	36	182,752
17. Incurred during current year	153	754,176			0	2,500	19	13,351	172	770,027
Settled during current year:										
18.1 By payment in full	141	745,056				2,500	21	37,868	162	785,424
18.2 By payment on compromised claims										
18.3 Totals paid	141	745,056	0	0	0	2,500	21	37,868	162	785,424
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	141	745,056	0	0	0	2,500	21	37,868	162	785,424
19. Unpaid Dec. 31, current year (16+17-18.6)	27	136,616	0	0	0	0	19	30,739	46	167,356
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	5,026	94,498,574	0	(a) 0	0	0	560	934,379	5,586	95,432,953
21. Issued during year	84	4,211,877							84	4,211,877
22. Other changes to in force (Net)	(159)	(2,065,037)					(42)	(43,471)	(201)	(2,108,508)
23. In force December 31 of current year	4,951	96,645,414	0	(a) 0	0	0	518	890,908	5,469	97,536,322

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	118,989	119,146	0	204,460	209,964
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	118,989	119,146	0	204,460	209,964
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	118,989	119,146	0	204,460	209,964

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	26,823	0	0	15	26,838
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	26,823	0	0	15	26,838
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	7,950	0	0	0	7,950
6.2 Applied to pay renewal premiums	843	0	0	0	843
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,531	0	0	2,302	10,833
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	17,324	0	0	2,302	19,626
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	17,324	0	0	2,302	19,626
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	119,323	0	0	0	119,323
10. Matured endowments	1,876	0	0	0	1,876
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	5,948	0	0	0	5,948
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	5,501	0	0	0	5,501
15. Totals	132,648	0	0	0	132,648
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	2	4,413	0	0	0	0	1	3,573	3	7,986
17. Incurred during current year	6	120,145			0	0	1	1,197	7	121,342
Settled during current year:										
18.1 By payment in full	7	121,199				0		0	7	121,199
18.2 By payment on compromised claims										
18.3 Totals paid	7	121,199	0	0	0	0	0	0	7	121,199
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	7	121,199	0	0	0	0	0	0	7	121,199
19. Unpaid Dec. 31, current year (16+17-18.6)	1	3,359	0	0	0	0	2	4,770	3	8,129
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	232	2,870,821	0 (a)	0	0	0	53	107,718	285	2,978,539
21. Issued during year										
22. Other changes to in force (Net)	(12)	(148,690)					(4)	(4,494)	(16)	(153,184)
23. In force December 31 of current year	220	2,722,131	0 (a)	0	0	0	49	103,224	269	2,825,355

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	2,368	2,371	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,368	2,371	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,368	2,371	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0 .



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	53,934	0	0	56	53,990
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	53,934	0	0	56	53,990
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	6,452	0	0	0	6,452
6.2 Applied to pay renewal premiums	2,555	0	0	0	2,555
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	10,301	0	0	1,216	11,517
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	19,308	0	0	1,216	20,524
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	19,308	0	0	1,216	20,524
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	96,913	0	0	0	96,913
10. Matured endowments	0	0	0	1,150	1,150
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	42,308	0	0	0	42,308
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	13,561	0	0	0	13,561
15. Totals	152,782	0	0	1,150	153,932
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	1,150	0	1,150
17. Incurred during current year	8	102,127			0	0	1	0	9	102,127
Settled during current year:										
18.1 By payment in full	6	96,913				0	1	1,150	7	98,063
18.2 By payment on compromised claims										
18.3 Totals paid	6	96,913	0	0	0	0	1	1,150	7	98,063
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	96,913	0	0	0	0	1	1,150	7	98,063
19. Unpaid Dec. 31, current year (16+17-18.6)	2	5,214	0	0	0	0	0	0	2	5,214
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	211	3,058,874	0	(a) 0	0	0	26	50,434	237	3,109,308
21. Issued during year										
22. Other changes to in force (Net)	(15)	(240,228)					2	2,468	(13)	(237,760)
23. In force December 31 of current year	196	2,818,646	0	(a) 0	0	0	28	52,902	224	2,871,548

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	877	878	0	7,500	7,702
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	877	878	0	7,500	7,702
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	877	878	0	7,500	7,702

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	22,209,482	0	0	2,857	22,212,339
2. Annuity considerations	150	0	0	0	150
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	22,209,632	0	0	2,857	22,212,489
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,000,398	0	0	53,108	1,053,506
6.2 Applied to pay renewal premiums	576,081	0	0	0	576,081
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,349,294	0	0	774,852	4,124,146
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	4,925,773	0	0	827,960	5,753,733
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	4,925,773	0	0	827,960	5,753,733
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	11,844,926	0	161,094	1,619,469	13,625,488
10. Matured endowments	74,936	0	0	183,852	258,788
11. Annuity benefits	0	0	1,890,076	0	1,890,076
12. Surrender values and withdrawals for life contracts	5,627,086	0	0	618,612	6,245,698
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,502,049	0	10,558	752	1,513,360
15. Totals	19,048,997	0	2,061,728	2,422,685	23,533,410
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	228	1,972,903	0	0	0	0	584	2,352,493	812	4,325,396
17. Incurred during current year	1,860	13,141,275			0	161,094	918	1,642,564	2,778	14,944,933
Settled during current year:										
18.1 By payment in full	1,758	11,916,928				161,094	583	1,803,321	2,341	13,881,342
18.2 By payment on compromised claims	5	2,934							5	2,934
18.3 Totals paid	1,763	11,919,862	0	0	0	161,094	583	1,803,321	2,346	13,884,276
18.4 Reduction by compromise	5	52,066							5	52,066
18.5 Amount rejected										
18.6 Total settlements	1,768	11,971,928	0	0	0	161,094	583	1,803,321	2,351	13,936,342
19. Unpaid Dec. 31, current year (16+17-18.6)	320	3,142,251	0	0	0	0	919	2,191,736	1,239	5,333,987
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	56,162	1,572,784,895	0	(a) 0	0	0	12,901	32,616,933	69,063	1,605,401,828
21. Issued during year	1,149	69,958,738							1,149	69,958,738
22. Other changes to in force (Net)	(3,398)	(72,967,391)					(1,084)	(1,836,647)	(4,482)	(74,804,038)
23. In force December 31 of current year	53,913	1,569,776,242	0	(a) 0	0	0	11,817	30,780,286	65,730	1,600,556,528

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,349,523	1,351,307	0	730,528	750,195
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,349,523	1,351,307	0	730,528	750,195
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,349,523	1,351,307	0	730,528	750,195

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	12,962,642	0	0	6,669	12,969,311
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	12,962,642	0	0	6,669	12,969,311
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,002,639	0	0	68,937	1,071,576
6.2 Applied to pay renewal premiums	198,067	0	0	0	198,067
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,724,755	0	0	1,099,809	3,824,564
6.4 Other	86	0	0	0	86
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,925,547	0	0	1,168,746	5,094,293
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	3,925,547	0	0	1,168,746	5,094,293
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	11,729,830	0	541,331	1,876,117	14,147,278
10. Matured endowments	93,008	0	0	353,759	446,767
11. Annuity benefits	0	0	4,785,564	0	4,785,564
12. Surrender values and withdrawals for life contracts	3,871,129	0	0	985,457	4,856,586
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,384,020	0	10,174	41,724	1,435,918
15. Totals	17,077,986	0	5,337,069	3,257,057	25,672,112
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	212	1,354,753	0	0	0	0	261	2,275,843	473	3,630,596
17. Incurred during current year	2,120	12,331,576			0	541,331	1,717	2,536,461	3,837	15,409,368
Settled during current year:										
18.1 By payment in full	2,009	11,822,300				541,331	685	2,229,876	2,694	14,593,507
18.2 By payment on compromised claims	1	538							1	538
18.3 Totals paid	2,010	11,822,838	0	0	0	541,331	685	2,229,876	2,695	14,594,045
18.4 Reduction by compromise	1	14,462							1	14,462
18.5 Amount rejected										
18.6 Total settlements	2,011	11,837,300	0	0	0	541,331	685	2,229,876	2,696	14,608,507
19. Unpaid Dec. 31, current year (16+17-18.6)	321	1,849,029	0	0	0	0	1,293	2,582,428	1,614	4,431,458
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	56,037	973,661,319	0	(a) 0	0	0	18,254	46,039,632	74,291	1,019,700,951
21. Issued during year	777	61,606,552							777	61,606,552
22. Other changes to in force (Net)	(3,382)	(56,134,739)					(1,570)	(2,732,474)	(4,952)	(58,867,213)
23. In force December 31 of current year	53,432	979,133,132	0	(a) 0	0	0	16,684	43,307,158	70,116	1,022,440,290

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	2,585,465	2,588,884	0	1,769,970	1,817,620
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,585,465	2,588,884	0	1,769,970	1,817,620
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,585,465	2,588,884	0	1,769,970	1,817,620

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	165,085	0	0	357	165,442
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	165,085	0	0	357	165,442
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	24,264	0	0	2,606	26,870
6.2 Applied to pay renewal premiums	1,898	0	0	0	1,898
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	40,857	0	0	17,992	58,849
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	67,019	0	0	20,598	87,617
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	67,019	0	0	20,598	87,617
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	215,780	0	6,211	40,562	262,553
10. Matured endowments	2,174	0	0	3,145	5,319
11. Annuity benefits	0	0	35,263	0	35,263
12. Surrender values and withdrawals for life contracts	126,921	0	0	38,518	165,439
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	30,331	0	0	13	30,344
15. Totals	375,206	0	41,474	82,238	498,918
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	9	19,168	0	0	0	0	5	25,729	14	44,897
17. Incurred during current year	41	213,291			0	6,211	16	26,054	57	245,556
Settled during current year:										
18.1 By payment in full	45	217,954				6,211	16	43,707	61	267,872
18.2 By payment on compromised claims										
18.3 Totals paid	45	217,954	0	0	0	6,211	16	43,707	61	267,872
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	45	217,954	0	0	0	6,211	16	43,707	61	267,872
19. Unpaid Dec. 31, current year (16+17-18.6)	5	14,505	0	0	0	0	5	8,076	10	22,581
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,090	13,655,747	0	(a) 0	0	0	468	935,054	1,558	14,590,801
21. Issued during year	6	106,229							6	106,229
22. Other changes to in force (Net)	(61)	(1,912,266)					(37)	(57,624)	(98)	(1,969,890)
23. In force December 31 of current year	1,035	11,849,710	0	(a) 0	0	0	431	877,430	1,466	12,727,140

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	10,412	10,426	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	10,412	10,426	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	10,412	10,426	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	693,780	0	0	1,171	694,951
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	693,780	0	0	1,171	694,951
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	67,491	0	0	2,816	70,307
6.2 Applied to pay renewal premiums	3,123	0	0	0	3,123
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	104,669	0	0	45,381	150,050
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	175,283	0	0	48,197	223,480
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	175,283	0	0	48,197	223,480
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	490,464	0	31,400	104,962	626,826
10. Matured endowments	10,445	0	0	7,496	17,941
11. Annuity benefits	288	0	109,913	0	110,201
12. Surrender values and withdrawals for life contracts	208,187	0	0	21,416	229,603
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	61,751	0	165	178	62,094
15. Totals	771,135	0	141,478	134,052	1,046,665
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	10	57,957	0	0	0	0	21	85,811	31	143,768
17. Incurred during current year	110	627,270			0	31,400	240	166,323	350	824,993
Settled during current year:										
18.1 By payment in full	99	500,909				31,400	62	112,458	161	644,767
18.2 By payment on compromised claims										
18.3 Totals paid	99	500,909	0	0	0	31,400	62	112,458	161	644,767
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	99	500,909	0	0	0	31,400	62	112,458	161	644,767
19. Unpaid Dec. 31, current year (16+17-18.6)	21	184,318	0	0	0	0	199	139,676	220	323,994
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	3,510	49,653,720	0	(a) 0	0	0	2,098	2,799,947	5,608	52,453,667
21. Issued during year	38	1,413,738							38	1,413,738
22. Other changes to in force (Net)	(221)	(2,699,004)					(195)	(178,601)	(416)	(2,877,605)
23. In force December 31 of current year	3,327	48,368,454	0	(a) 0	0	0	1,903	2,621,346	5,230	50,989,800

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	175,006	175,237	0	158,866	163,143
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	175,006	175,237	0	158,866	163,143
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	175,006	175,237	0	158,866	163,143

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	4,844,340	0	0	2,142	4,846,482
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	4,844,340	0	0	2,142	4,846,482
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	362,894	0	0	17,652	380,546
6.2 Applied to pay renewal premiums	60,763	0	0	0	60,763
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,054,170	0	0	232,209	1,286,379
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,477,827	0	0	249,861	1,727,688
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,477,827	0	0	249,861	1,727,688
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,466,531	0	419,929	495,216	5,381,676
10. Matured endowments	32,071	0	0	65,913	97,984
11. Annuity benefits	0	0	9,128,724	0	9,128,724
12. Surrender values and withdrawals for life contracts	1,341,355	0	0	243,342	1,584,697
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	383,550	0	66,566	2,310	452,426
15. Totals	6,223,508	0	9,615,218	806,781	16,645,507
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	96	631,730	0	0	0	0	109	563,073	205	1,194,803
17. Incurred during current year	931	4,864,420			0	419,929	352	493,946	1,283	5,778,294
Settled during current year:										
18.1 By payment in full	880	4,498,027				419,929	198	561,129	1,078	5,479,085
18.2 By payment on compromised claims	1	575							1	575
18.3 Totals paid	881	4,498,602	0	0	0	419,929	198	561,129	1,079	5,479,660
18.4 Reduction by compromise	1	8,425							1	8,425
18.5 Amount rejected										
18.6 Total settlements	882	4,507,027	0	0	0	419,929	198	561,129	1,080	5,488,085
19. Unpaid Dec. 31, current year (16+17-18.6)	145	989,122	0	0	0	0	263	495,890	408	1,485,012
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	21,587	375,336,608	0	(a) 0	0	0	4,026	9,764,570	25,613	385,101,178
21. Issued during year	207	6,070,072							207	6,070,072
22. Other changes to in force (Net)	(1,187)	(17,625,448)					(351)	(569,576)	(1,538)	(18,195,024)
23. In force December 31 of current year	20,607	363,781,232	0	(a) 0	0	0	3,675	9,194,994	24,282	372,976,226

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,305,700	1,307,426	0	911,356	935,891
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,305,700	1,307,426	0	911,356	935,891
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,305,700	1,307,426	0	911,356	935,891

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0 .



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Louisiana

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	6,380,555	0	0	5,825	6,386,380
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	6,380,555	0	0	5,825	6,386,380
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	273,649	0	0	5,000	278,649
6.2 Applied to pay renewal premiums	7,739	0	0	0	7,739
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	488,082	0	0	74,287	562,369
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	769,470	0	0	79,287	848,757
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	769,470	0	0	79,287	848,757
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,174,428	0	182,639	114,793	4,471,860
10. Matured endowments	11,385	0	0	20,732	32,117
11. Annuity benefits	0	0	870,036	0	870,036
12. Surrender values and withdrawals for life contracts	854,639	0	0	78,174	932,813
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	242,105	0	4,388	285	246,778
15. Totals	5,282,557	0	1,057,063	213,984	6,553,604
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	96	548,779	0	0	0	0	54	141,447	150	690,226
17. Incurred during current year	798	4,368,714			0	182,639	196	139,457	994	4,690,810
Settled during current year:										
18.1 By payment in full	751	4,183,633				182,639	97	135,525	848	4,501,797
18.2 By payment on compromised claims	2	2,180							2	2,180
18.3 Totals paid	753	4,185,813	0	0	0	182,639	97	135,525	850	4,503,977
18.4 Reduction by compromise	2	10,820							2	10,820
18.5 Amount rejected										
18.6 Total settlements	755	4,196,633	0	0	0	182,639	97	135,525	852	4,514,797
19. Unpaid Dec. 31, current year (16+17-18.6)	139	720,861	0	0	0	0	153	145,379	292	866,240
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	25,953	412,487,930	0	(a) 0	0	0	8,692	8,333,159	34,645	420,821,089
21. Issued during year	892	28,864,309							892	28,864,309
22. Other changes to in force (Net)	(1,546)	(24,252,953)					(377)	(259,948)	(1,923)	(24,512,901)
23. In force December 31 of current year	25,299	417,099,286	0	(a) 0	0	0	8,315	8,073,211	33,614	425,172,497

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	247,202	247,529	0	153,817	157,958
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	247,202	247,529	0	153,817	157,958
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	247,202	247,529	0	153,817	157,958

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Maine

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	9,315	0	0	(3)	9,312
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	9,315	0	0	(3)	9,312
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,376	0	0	146	3,522
6.2 Applied to pay renewal premiums	384	0	0	0	384
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,145	0	0	720	4,865
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,905	0	0	866	8,771
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	7,905	0	0	866	8,771
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,173	0	0	8,611	9,784
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	25,239	0	0	0	25,239
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	990	0	0	0	990
15. Totals	27,402	0	0	8,611	36,013
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	2	4,767	0	0	0	0	2	445	4	5,212
17. Incurred during current year	1	1,406			0	0	1	8,166	2	9,572
Settled during current year:										
18.1 By payment in full	2	1,173				0	3	8,611	5	9,784
18.2 By payment on compromised claims										
18.3 Totals paid	2	1,173	0	0	0	0	3	8,611	5	9,784
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	1,173	0	0	0	0	3	8,611	5	9,784
19. Unpaid Dec. 31, current year (16+17-18.6)	1	5,000	0	0	0	0	0	0	1	5,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	116	877,967	0 (a)	0	0	0	17	40,933	133	918,900
21. Issued during year										
22. Other changes to in force (Net)	(6)	(140,563)					(3)	(7,789)	(9)	(148,352)
23. In force December 31 of current year	110	737,404	0 (a)	0	0	0	14	33,144	124	770,548

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	2,394	2,397	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,394	2,397	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,394	2,397	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Maryland

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,369,942	0	0	672	2,370,614
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	2,369,942	0	0	672	2,370,614
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	128,260	0	0	2,704	130,964
6.2 Applied to pay renewal premiums	5,809	0	0	0	5,809
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	244,593	0	0	30,978	275,571
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	378,662	0	0	33,682	412,344
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	378,662	0	0	33,682	412,344
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,473,086	0	16,172	96,895	1,586,153
10. Matured endowments	10,625	0	0	14,779	25,404
11. Annuity benefits	0	0	250,340	0	250,340
12. Surrender values and withdrawals for life contracts	416,198	0	0	33,732	449,930
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	123,686	0	0	337	124,023
15. Totals	2,023,595	0	266,512	145,743	2,435,850
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	38	257,108	0	0	0	0	56	91,175	94	348,283
17. Incurred during current year	265	1,642,915			0	16,172	94	109,529	359	1,768,615
Settled during current year:										
18.1 By payment in full	238	1,483,357				16,172	54	111,674	292	1,611,203
18.2 By payment on compromised claims	2	354							2	354
18.3 Totals paid	240	1,483,711	0	0	0	16,172	54	111,674	294	1,611,557
18.4 Reduction by compromise	2	7,646							2	7,646
18.5 Amount rejected										
18.6 Total settlements	242	1,491,357	0	0	0	16,172	54	111,674	296	1,619,203
19. Unpaid Dec. 31, current year (16+17-18.6)	61	408,666	0	0	0	0	96	89,030	157	497,695
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	8,594	133,364,315	0	(a) 0	0	0	3,532	3,373,465	12,126	136,737,780
21. Issued during year	186	5,893,875							186	5,893,875
22. Other changes to in force (Net)	(549)	(10,499,617)					(196)	(172,324)	(745)	(10,671,941)
23. In force December 31 of current year	8,231	128,758,573	0	(a) 0	0	0	3,336	3,201,141	11,567	131,959,714

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	100,737	100,870	0	3,715	3,815
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	100,737	100,870	0	3,715	3,815
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	100,737	100,870	0	3,715	3,815

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	52,563	0	0	8	52,571
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	52,563	0	0	8	52,571
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	11,924	0	0	0	11,924
6.2 Applied to pay renewal premiums	1,140	0	0	0	1,140
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	17,324	0	0	3,442	20,766
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	30,388	0	0	3,442	33,830
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	30,388	0	0	3,442	33,830
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	135,075	0	0	0	135,075
10. Matured endowments	1,000	0	0	0	1,000
11. Annuity benefits	0	0	59,257	0	59,257
12. Surrender values and withdrawals for life contracts	24,816	0	0	0	24,816
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	20,822	0	0	0	20,822
15. Totals	181,713	0	59,257	0	240,970
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	3	62,687	0	0	0	0	0	4,100	3	66,786
17. Incurred during current year	11	106,133			0	0	4	2,764	15	108,897
Settled during current year:										
18.1 By payment in full	10	136,075				0		0	10	136,075
18.2 By payment on compromised claims										
18.3 Totals paid	10	136,075	0	0	0	0	0	0	10	136,075
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	10	136,075	0	0	0	0	0	0	10	136,075
19. Unpaid Dec. 31, current year (16+17-18.6)	4	32,745	0	0	0	0	4	6,864	8	39,608
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	357	4,922,607	0 (a)	0	0	0	58	134,067	415	5,056,674
21. Issued during year										
22. Other changes to in force (Net)	(2)	396,474					(3)	165	(5)	396,639
23. In force December 31 of current year	355	5,319,081	0 (a)	0	0	0	55	134,232	410	5,453,313

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	6,811	6,820	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	6,811	6,820	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	6,811	6,820	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,634,538	0	0	1,930	5,636,468
2. Annuity considerations	173	0	0	0	173
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	5,634,711	0	0	1,930	5,636,641
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	552,433	0	0	42,666	595,099
6.2 Applied to pay renewal premiums	89,082	0	0	0	89,082
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,219,881	0	0	685,418	1,905,299
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,861,396	0	0	728,084	2,589,480
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,861,396	0	0	728,084	2,589,480
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	6,393,547	0	76,662	1,161,420	7,631,629
10. Matured endowments	97,053	0	0	195,456	292,509
11. Annuity benefits	0	0	1,197,066	0	1,197,066
12. Surrender values and withdrawals for life contracts	1,913,359	0	0	605,863	2,519,222
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,058,230	0	91,419	0	1,149,649
15. Totals	9,462,189	0	1,365,147	1,962,739	12,790,075
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	125	564,831	0	0	0	0	155	1,350,156	280	1,914,987
17. Incurred during current year	1,264	6,966,279			0	76,662	925	1,428,012	2,189	8,470,953
Settled during current year:										
18.1 By payment in full	1,179	6,490,600				76,662	423	1,356,876	1,602	7,924,138
18.2 By payment on compromised claims										
18.3 Totals paid	1,179	6,490,600	0	0	0	76,662	423	1,356,876	1,602	7,924,138
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,179	6,490,600	0	0	0	76,662	423	1,356,876	1,602	7,924,138
19. Unpaid Dec. 31, current year (16+17-18.6)	210	1,040,510	0	0	0	0	657	1,421,292	867	2,461,802
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	30,044	422,073,653	0	(a) 0	0	0	11,540	28,617,397	41,584	450,691,050
21. Issued during year	342	14,666,060							342	14,666,060
22. Other changes to in force (Net)	(1,828)	(20,058,242)					(922)	(1,533,939)	(2,750)	(21,592,181)
23. In force December 31 of current year	28,558	416,681,471	0	(a) 0	0	0	10,618	27,083,458	39,176	443,764,929

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	700,387	701,313	0	625,757	642,603
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	700,387	701,313	0	625,757	642,603
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	700,387	701,313	0	625,757	642,603

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Minnesota

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,675,029	0	0	23	1,675,052
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,675,029	0	0	23	1,675,052
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	14,897	0	0	464	15,361
6.2 Applied to pay renewal premiums	2,801	0	0	0	2,801
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	75,186	0	0	7,418	82,604
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	92,884	0	0	7,882	100,766
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	92,884	0	0	7,882	100,766
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	476,804	0	16,824	8,818	502,446
10. Matured endowments	0	0	0	125	125
11. Annuity benefits	0	0	40,193	0	40,193
12. Surrender values and withdrawals for life contracts	76,123	0	0	7,393	83,516
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	31,798	0	0	1,119	32,917
15. Totals	584,725	0	57,017	17,455	659,197
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	7	89,322	0	0	0	0	3	4,022	10	93,345
17. Incurred during current year	41	672,636			0	16,824	4	15,964	45	705,424
Settled during current year:										
18.1 By payment in full	37	476,804				16,824	2	8,943	39	502,571
18.2 By payment on compromised claims										
18.3 Totals paid	37	476,804	0	0	0	16,824	2	8,943	39	502,571
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	37	476,804	0	0	0	16,824	2	8,943	39	502,571
19. Unpaid Dec. 31, current year (16+17-18.6)	11	285,154	0	0	0	0	5	11,043	16	296,197
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	2,363	126,768,286	0	(a) 0	0	0	130	307,242	2,493	127,075,528
21. Issued during year	177	14,926,713							177	14,926,713
22. Other changes to in force (Net)	(80)	(3,137,141)					(12)	(14,839)	(92)	(3,151,980)
23. In force December 31 of current year	2,460	138,557,858	0	(a) 0	0	0	118	292,403	2,578	138,850,261

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	54,244	54,316	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	54,244	54,316	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	54,244	54,316	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0 .



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	139,895	0	0	55	139,950
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	139,895	0	0	55	139,950
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	15,995	0	0	139	16,134
6.2 Applied to pay renewal premiums	699	0	0	0	699
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	24,594	0	0	4,548	29,142
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	41,288	0	0	4,687	45,975
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	41,288	0	0	4,687	45,975
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	103,839	0	0	4,695	108,534
10. Matured endowments					
11. Annuity benefits	0	0	14,967	0	14,967
12. Surrender values and withdrawals for life contracts	59,980	0	0	785	60,765
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	54,874	0	0	0	54,874
15. Totals	218,693	0	14,967	5,480	239,140
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	3	45,467	0	0	0	0	0	8,408	3	53,875
17. Incurred during current year	20	74,391			0	0	108	69,109	128	143,500
Settled during current year:										
18.1 By payment in full	21	103,839				0	1	4,695	22	108,534
18.2 By payment on compromised claims										
18.3 Totals paid	21	103,839	0	0	0	0	1	4,695	22	108,534
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	21	103,839	0	0	0	0	1	4,695	22	108,534
19. Unpaid Dec. 31, current year (16+17-18.6)	2	16,019	0	0	0	0	107	72,822	109	88,841
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	753	9,939,500	0	(a) 0	0	0	100	199,912	853	10,139,412
21. Issued during year	20	1,335,779							20	1,335,779
22. Other changes to in force (Net)	(20)	58,190					(9)	(9,795)	(29)	48,395
23. In force December 31 of current year	753	11,333,469	0	(a) 0	0	0	91	190,117	844	11,523,586

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	11,130	11,145	0	62,315	63,993
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	11,130	11,145	0	62,315	63,993
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	11,130	11,145	0	62,315	63,993

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	3,770,832	0	0	2,981	3,773,813
2. Annuity considerations	240	0	0	0	240
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	3,771,072	0	0	2,981	3,774,053
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	420,525	0	0	16,896	437,421
6.2 Applied to pay renewal premiums	68,761	0	0	0	68,761
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	731,994	0	0	209,994	941,988
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,221,280	0	0	226,890	1,448,170
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,221,280	0	0	226,890	1,448,170
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,003,708	0	108,455	439,078	4,551,241
10. Matured endowments	23,083	0	0	82,231	105,314
11. Annuity benefits	53,830	0	795,056	0	848,886
12. Surrender values and withdrawals for life contracts	1,150,745	0	0	212,336	1,363,081
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	553,670	0	(4,407)	4,886	554,149
15. Totals	5,785,036	0	899,104	738,531	7,422,671
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	134	470,948	0	0	0	0	256	791,452	390	1,262,399
17. Incurred during current year	919	4,303,592			0	99,246	374	432,989	1,293	4,835,826
Settled during current year:										
18.1 By payment in full	890	4,026,791				108,455	211	521,309	1,101	4,656,555
18.2 By payment on compromised claims										
18.3 Totals paid	890	4,026,791	0	0	0	108,455	211	521,309	1,101	4,656,555
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	890	4,026,791	0	0	0	108,455	211	521,309	1,101	4,656,555
19. Unpaid Dec. 31, current year (16+17-18.6)	163	747,748	0	0	0	(9,209)	419	703,132	582	1,441,671
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	21,208	267,489,428	0	(a) 0	0	0	6,276	11,064,199	27,484	278,553,627
21. Issued during year	202	7,544,494							202	7,544,494
22. Other changes to in force (Net)	(1,280)	(17,059,970)					(512)	(626,120)	(1,792)	(17,686,090)
23. In force December 31 of current year	20,130	257,973,952	0	(a) 0	0	0	5,764	10,438,079	25,894	268,412,031

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	495,567	496,222	0	86,037	88,353
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	495,567	496,222	0	86,037	88,353
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	495,567	496,222	0	86,037	88,353

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	13,699	0	0	0	13,699
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	13,699	0	0	0	13,699
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,865	0	0	0	1,865
6.2 Applied to pay renewal premiums	545	0	0	0	545
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,317	0	0	892	6,209
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,727	0	0	892	8,619
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	7,727	0	0	892	8,619
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,164	0	0	0	3,164
10. Matured endowments	1,000	0	0	0	1,000
11. Annuity benefits	0	0	1,520	0	1,520
12. Surrender values and withdrawals for life contracts	2,361	0	0	0	2,361
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	3,184	0	0	0	3,184
15. Totals	9,709	0	1,520	0	11,229
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	2	3,664	0	0	(18)	(590,454)	0	0	(16)	(586,790)
17. Incurred during current year	2	32,033			0	9,209	1	2,857	3	44,099
Settled during current year:										
18.1 By payment in full	2	4,164				0	0	0	2	4,164
18.2 By payment on compromised claims										
18.3 Totals paid	2	4,164	0	0	0	0	0	0	2	4,164
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	4,164	0	0	0	0	0	0	2	4,164
19. Unpaid Dec. 31, current year (16+17-18.6)	2	31,533	0	0	(18)	(581,244)	1	2,857	(15)	(546,854)
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	130	1,340,486	0	(a) 0	0	0	21	39,266	151	1,379,752
21. Issued during year										
22. Other changes to in force (Net)	(3)	(40,080)					(1)	(1,766)	(4)	(41,846)
23. In force December 31 of current year	127	1,300,406	0	(a) 0	0	0	20	37,500	147	1,337,906

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,054	1,055	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,054	1,055	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,054	1,055	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	21,451	0	0	5	21,456
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	21,451	0	0	5	21,456
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,689	0	0	146	4,835
6.2 Applied to pay renewal premiums	724	0	0	0	724
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,916	0	0	1,914	10,830
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	14,329	0	0	2,060	16,389
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	14,329	0	0	2,060	16,389
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	43,455	0	0	3,572	47,027
10. Matured endowments	2,667	0	0	2,568	5,235
11. Annuity benefits	0	0	59,427	0	59,427
12. Surrender values and withdrawals for life contracts	3,826	0	0	1,738	5,564
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	17,645	0	0	11	17,656
15. Totals	67,593	0	59,427	7,889	134,909
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	4	13,321	0	0	0	0	1	4,191	5	17,512
17. Incurred during current year	10	42,801			0	0	3	4,510	13	47,311
Settled during current year:										
18.1 By payment in full	13	46,122				0	1	6,140	14	52,262
18.2 By payment on compromised claims										
18.3 Totals paid	13	46,122	0	0	0	0	1	6,140	14	52,262
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	13	46,122	0	0	0	0	1	6,140	14	52,262
19. Unpaid Dec. 31, current year (16+17-18.6)	1	10,000	0	0	0	0	3	2,561	4	12,561
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	200	1,919,973	0	(a) 0	0	0	53	91,884	253	2,011,857
21. Issued during year	1	50,000							1	50,000
22. Other changes to in force (Net)	(5)	20,739					(6)	(5,454)	(11)	15,285
23. In force December 31 of current year	196	1,990,712	0	(a) 0	0	0	47	86,430	243	2,077,142

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	549	550	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	549	550	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	549	550	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	425,370	0	0	62	425,432
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	425,370	0	0	62	425,432
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	30,633	0	0	229	30,862
6.2 Applied to pay renewal premiums	2,924	0	0	0	2,924
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	42,882	0	0	5,743	48,625
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	76,439	0	0	5,972	82,411
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	76,439	0	0	5,972	82,411
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	288,988	0	24,900	3,147	317,035
10. Matured endowments	2,000	0	0	2,118	4,118
11. Annuity benefits	0	0	84,760	0	84,760
12. Surrender values and withdrawals for life contracts	63,534	0	0	4,669	68,203
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	97,278	0	0	0	97,278
15. Totals	451,800	0	109,660	9,934	571,394
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	7	84,904	0	0	0	0	2	8,966	9	93,871
17. Incurred during current year	49	253,149			0	24,900	4	6,333	53	284,382
Settled during current year:										
18.1 By payment in full	47	290,988				24,900	1	5,265	48	321,153
18.2 By payment on compromised claims										
18.3 Totals paid	47	290,988	0	0	0	24,900	1	5,265	48	321,153
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	47	290,988	0	0	0	24,900	1	5,265	48	321,153
19. Unpaid Dec. 31, current year (16+17-18.6)	9	47,065	0	0	0	0	5	10,034	14	57,099
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,354	21,350,410	0	(a) 0	0	0	117	248,298	1,471	21,598,708
21. Issued during year	94	1,208,887							94	1,208,887
22. Other changes to in force (Net)	(44)	(236,312)					(5)	(4,703)	(49)	(241,015)
23. In force December 31 of current year	1,404	22,322,985	0	(a) 0	0	0	112	243,595	1,516	22,566,580

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	74,881	74,980	0	19,019	19,531
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	74,881	74,980	0	19,019	19,531
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	74,881	74,980	0	19,019	19,531

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	8,386	0	0	15	8,401
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	8,386	0	0	15	8,401
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	6,906	0	0	68	6,974
6.2 Applied to pay renewal premiums	957	0	0	0	957
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	7,410	0	0	587	7,997
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	15,273	0	0	655	15,928
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	15,273	0	0	655	15,928
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	79,686	0	0	3,079	82,765
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	24,840	0	0	0	24,840
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	20,187	0	0	0	20,187
15. Totals	124,713	0	0	3,079	127,792
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	1	3,586	0	0	0	0	0	0	1	3,586
17. Incurred during current year	8	78,748			0	0	3	6,117	11	84,865
Settled during current year:										
18.1 By payment in full	8	79,686				0	1	3,079	9	82,765
18.2 By payment on compromised claims										
18.3 Totals paid	8	79,686	0	0	0	0	1	3,079	9	82,765
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	8	79,686	0	0	0	0	1	3,079	9	82,765
19. Unpaid Dec. 31, current year (16+17-18.6)	1	2,648	0	0	0	0	2	3,038	3	5,686
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	144	1,212,131	0	(a) 0	0	0	17	34,147	161	1,246,278
21. Issued during year										
22. Other changes to in force (Net)	(19)	(97,357)					(3)	(6,349)	(22)	(103,706)
23. In force December 31 of current year	125	1,114,774	0	(a) 0	0	0	14	27,798	139	1,142,572

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	537	538	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	537	538	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	537	538	0	0	0

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	191,960	0	0	102	192,062
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	191,960	0	0	102	192,062
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	20,493	0	0	258	20,751
6.2 Applied to pay renewal premiums	2,045	0	0	0	2,045
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	32,452	0	0	7,030	39,482
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	54,990	0	0	7,288	62,278
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	54,990	0	0	7,288	62,278
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	122,639	0	600	3,639	126,878
10. Matured endowments	2,000	0	0	190	2,190
11. Annuity benefits	0	0	68,763	0	68,763
12. Surrender values and withdrawals for life contracts	7,048	0	0	11,414	18,462
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	54,722	0	(304)	74	54,492
15. Totals	186,409	0	69,059	15,317	270,785
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	4	8,014	0	0	0	0	9	20,634	13	28,647
17. Incurred during current year	27	129,998			0	600	11	10,678	38	141,276
Settled during current year:										
18.1 By payment in full	26	124,639				600	5	3,829	31	129,068
18.2 By payment on compromised claims										
18.3 Totals paid	26	124,639	0	0	0	600	5	3,829	31	129,068
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	26	124,639	0	0	0	600	5	3,829	31	129,068
19. Unpaid Dec. 31, current year (16+17-18.6)	5	13,373	0	0	0	0	15	27,483	20	40,855
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	875	14,441,026	0	(a) 0	0	0	166	309,376	1,041	14,750,402
21. Issued during year	4	390,000							4	390,000
22. Other changes to in force (Net)	(34)	93,428					(16)	(13,359)	(50)	80,069
23. In force December 31 of current year	845	14,924,454	0	(a) 0	0	0	150	296,017	995	15,220,471

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	13,285	13,303	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	13,285	13,303	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	13,285	13,303	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	32,176	0	0	45	32,221
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	32,176	0	0	45	32,221
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	9,313	0	0	329	9,642
6.2 Applied to pay renewal premiums	1,286	0	0	0	1,286
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	13,965	0	0	10,487	24,452
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	24,564	0	0	10,816	35,380
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	24,564	0	0	10,816	35,380
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	55,600	0	9,986	4,952	70,538
10. Matured endowments	3,000	0	0	1,109	4,109
11. Annuity benefits	0	0	6,724	0	6,724
12. Surrender values and withdrawals for life contracts	13,172	0	0	8,953	22,125
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	49,843	0	0	0	49,843
15. Totals	121,615	0	16,710	15,014	153,339
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	4	17,427	0	0	0	0	1	7,229	5	24,657
17. Incurred during current year	13	46,045			0	9,986	6	18,607	19	74,638
Settled during current year:										
18.1 By payment in full	15	58,600				9,986	2	6,061	17	74,647
18.2 By payment on compromised claims										
18.3 Totals paid	15	58,600	0	0	0	9,986	2	6,061	17	74,647
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	15	58,600	0	0	0	9,986	2	6,061	17	74,647
19. Unpaid Dec. 31, current year (16+17-18.6)	2	4,873	0	0	0	0	5	19,775	7	24,648
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	398	3,055,614	0	(a) 0	0	0	177	389,532	575	3,445,146
21. Issued during year	1	40,000							1	40,000
22. Other changes to in force (Net)	(10)	308,702					(13)	(18,073)	(23)	290,629
23. In force December 31 of current year	389	3,404,316	0	(a) 0	0	0	164	371,459	553	3,775,775

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	3,226	3,230	0	10,795	11,086
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,226	3,230	0	10,795	11,086
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,226	3,230	0	10,795	11,086

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	161,333	0	0	115	161,448
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	161,333	0	0	115	161,448
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	26,094	0	0	2,057	28,151
6.2 Applied to pay renewal premiums	3,562	0	0	0	3,562
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	49,516	0	0	16,649	66,165
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	79,172	0	0	18,706	97,878
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	79,172	0	0	18,706	97,878
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	220,335	0	0	65,832	286,167
10. Matured endowments	4,825	0	0	7,646	12,471
11. Annuity benefits	0	0	5,299	0	5,299
12. Surrender values and withdrawals for life contracts	44,873	0	0	14,604	59,477
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	48,979	0	2,847	8	51,834
15. Totals	319,012	0	8,146	88,090	415,248
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	14	67,338	0	0	0	0	30	87,807	44	155,145
17. Incurred during current year	57	212,591			0	0	30	27,215	87	239,806
Settled during current year:										
18.1 By payment in full	58	225,160				0	30	73,478	88	298,638
18.2 By payment on compromised claims										
18.3 Totals paid	58	225,160	0	0	0	0	30	73,478	88	298,638
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	58	225,160	0	0	0	0	30	73,478	88	298,638
19. Unpaid Dec. 31, current year (16+17-18.6)	13	54,769	0	0	0	0	30	41,544	43	96,312
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,272	16,054,907	0	(a) 0	0	0	402	776,082	1,674	16,830,989
21. Issued during year										
22. Other changes to in force (Net)	(61)	(803,611)					(48)	(72,613)	(109)	(876,224)
23. In force December 31 of current year	1,211	15,251,296	0	(a) 0	0	0	354	703,469	1,565	15,954,765

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	23,026	23,056	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	23,026	23,056	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	23,026	23,056	0	0	0

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	15,348,557	0	0	9,762	15,358,319
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	15,348,557	0	0	9,762	15,358,319
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	822,068	0	0	18,693	840,761
6.2 Applied to pay renewal premiums	92,231	0	0	0	92,231
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,370,525	0	0	270,840	2,641,365
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,284,824	0	0	289,533	3,574,357
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	3,284,824	0	0	289,533	3,574,357
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	10,657,636	0	301,549	648,572	11,607,757
10. Matured endowments	95,899	0	0	86,797	182,696
11. Annuity benefits	0	0	2,506,788	0	2,506,788
12. Surrender values and withdrawals for life contracts	3,420,798	0	0	261,107	3,681,905
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	909,049	0	21,041	4,662	934,752
15. Totals	15,083,382	0	2,829,378	1,001,138	18,913,898
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	199	853,600	0	0	0	0	808	1,091,694	1,007	1,945,294
17. Incurred during current year	2,179	12,111,372			0	301,549	1,048	635,105	3,227	13,048,026
Settled during current year:										
18.1 By payment in full	2,033	10,751,450				301,549	473	735,369	2,506	11,788,368
18.2 By payment on compromised claims	3	2,085							3	2,085
18.3 Totals paid	2,036	10,753,535	0	0	0	301,549	473	735,369	2,509	11,790,453
18.4 Reduction by compromise	3	27,415							3	27,415
18.5 Amount rejected										
18.6 Total settlements	2,039	10,780,950	0	0	0	301,549	473	735,369	2,512	11,817,868
19. Unpaid Dec. 31, current year (16+17-18.6)	339	2,184,022	0	0	0	0	1,383	991,430	1,722	3,175,452
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	55,826	1,027,282,645	0	(a) 0	0	0	15,207	17,694,888	71,033	1,044,977,533
21. Issued during year	1,578	45,191,531							1,578	45,191,531
22. Other changes to in force (Net)	(3,541)	(58,833,851)					(980)	(756,288)	(4,521)	(59,590,139)
23. In force December 31 of current year	53,863	1,013,640,325	0	(a) 0	0	0	14,227	16,938,600	68,090	1,030,578,925

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	3,755,340	3,760,305	0	2,138,312	2,195,878
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,755,340	3,760,305	0	2,138,312	2,195,878
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,755,340	3,760,305	0	2,138,312	2,195,878

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	2,468	0	0	0	2,468
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	2,468	0	0	0	2,468
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,099	0	0	.47	3,146
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,277	0	0	757	3,034
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	5,376	0	0	804	6,180
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	5,376	0	0	804	6,180
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	19,333	0	0	0	19,333
10. Matured endowments	0	0	0	1,984	1,984
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	35,649	0	0	598	36,247
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	2,903	0	0	0	2,903
15. Totals	57,885	0	0	2,582	60,467
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	1	11,023	0	0	0	0	1	4,019	2	15,042
17. Incurred during current year	3	8,310			0	0	1	0	4	8,310
Settled during current year:										
18.1 By payment in full	4	19,333				0	1	1,984	5	21,317
18.2 By payment on compromised claims										
18.3 Totals paid	4	19,333	0	0	0	0	1	1,984	5	21,317
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	19,333	0	0	0	0	1	1,984	5	21,317
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	1	2,035	1	2,035
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	53	545,223	0	(a) 0	0	0	19	32,325	72	577,548
21. Issued during year										
22. Other changes to in force (Net)	(5)	(67,249)					(1)	235	(6)	(67,014)
23. In force December 31 of current year	48	477,974	0	(a) 0	0	0	18	32,560	66	510,534

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	168	168	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	168	168	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	168	168	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	43,787,278	0	0	16,919	43,804,197
2. Annuity considerations	2,894	0	0	0	2,894
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	43,790,172	0	0	16,919	43,807,091
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,175,291	0	0	196,161	3,371,452
6.2 Applied to pay renewal premiums	655,324	0	0	0	655,324
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,296,364	0	0	2,600,015	11,896,379
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	13,126,979	0	0	2,796,176	15,923,155
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	13,126,979	0	0	2,796,176	15,923,155
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	36,427,410	0	1,482,271	5,513,019	43,422,700
10. Matured endowments	396,305	0	0	677,276	1,073,581
11. Annuity benefits	69	0	58,461,407	0	58,461,476
12. Surrender values and withdrawals for life contracts	10,519,455	0	0	2,648,603	13,168,058
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	4,470,048	0	81,491	270,429	4,821,968
15. Totals	51,813,287	0	60,025,169	9,109,327	120,947,783
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	2,291	6,625,450	0	0	34	1,020,890	483	4,563,165	2,808	12,209,505
17. Incurred during current year	7,054	39,957,959			157	1,833,041	3,490	6,533,339	10,701	48,324,338
Settled during current year:										
18.1 By payment in full	7,080	36,822,431			141	1,482,271	1,902	6,190,295	9,123	44,494,997
18.2 By payment on compromised claims	2	1,284							2	1,284
18.3 Totals paid	7,082	36,823,715	0	0	141	1,482,271	1,902	6,190,295	9,125	44,496,281
18.4 Reduction by compromise	2	15,716							2	15,716
18.5 Amount rejected										
18.6 Total settlements	7,084	36,839,431	0	0	141	1,482,271	1,902	6,190,295	9,127	44,511,997
19. Unpaid Dec. 31, current year (16+17-18.6)	2,261	9,743,978	0	0	50	1,371,660	2,071	4,906,209	4,382	16,021,846
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	189,447	3,162,726,213	0	(a) 0	0	791,831,156	42,270	109,094,346	231,717	4,063,651,715
21. Issued during year	2,626	112,151,859							2,626	112,151,859
22. Other changes to in force (Net)	(10,736)	(150,786,739)			5,533	10,377,966	(3,866)	(7,260,939)	(9,069)	(147,669,712)
23. In force December 31 of current year	181,337	3,124,091,333	0	(a) 0	5,533	802,209,122	38,404	101,833,407	225,274	4,028,133,862

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	7,045,922	7,055,238	0	3,776,971	3,878,652
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	7,045,922	7,055,238	0	3,776,971	3,878,652
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	7,045,922	7,055,238	0	3,776,971	3,878,652

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Oklahoma

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	172,240	0	0	189	172,429
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	172,240	0	0	189	172,429
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	23,022	0	0	1,278	24,300
6.2 Applied to pay renewal premiums	2,217	0	0	0	2,217
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	39,983	0	0	44,811	84,794
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	65,222	0	0	46,089	111,311
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	65,222	0	0	46,089	111,311
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	127,029	0	0	37,461	164,490
10. Matured endowments	6,715	0	0	9,086	15,801
11. Annuity benefits	0	0	60,695	0	60,695
12. Surrender values and withdrawals for life contracts	68,589	0	0	14,986	83,575
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	32,295	0	0	115	32,410
15. Totals	234,628	0	60,695	61,648	356,971
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	15	49,932	0	0	0	0	13	88,716	28	138,647
17. Incurred during current year	53	179,699			0	0	57	74,660	110	254,359
Settled during current year:										
18.1 By payment in full	48	133,744				0	18	46,547	66	180,291
18.2 By payment on compromised claims										
18.3 Totals paid	48	133,744	0	0	0	0	18	46,547	66	180,291
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	48	133,744	0	0	0	0	18	46,547	66	180,291
19. Unpaid Dec. 31, current year (16+17-18.6)	20	95,886	0	0	0	0	52	116,829	72	212,715
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,275	13,920,524	0	(a) 0	0	0	853	1,656,582	2,128	15,577,106
21. Issued during year	2	35,250							2	35,250
22. Other changes to in force (Net)	(55)	172,039					(60)	(58,861)	(115)	113,178
23. In force December 31 of current year	1,222	14,127,813	0	(a) 0	0	0	793	1,597,721	2,015	15,725,534

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	19,305	19,331	0	3,000	3,081
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	19,305	19,331	0	3,000	3,081
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	19,305	19,331	0	3,000	3,081

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0 .



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	135,759	0	0	59	135,818
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	135,759	0	0	59	135,818
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	12,694	0	0	478	13,172
6.2 Applied to pay renewal premiums	1,232	0	0	0	1,232
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	24,254	0	0	4,633	28,887
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	38,180	0	0	5,111	43,291
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	38,180	0	0	5,111	43,291
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	100,478	0	0	23,107	123,585
10. Matured endowments	2,176	0	0	1,862	4,038
11. Annuity benefits	0	0	36,511	0	36,511
12. Surrender values and withdrawals for life contracts	62,359	0	0	3,250	65,609
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	16,155	0	0	0	16,155
15. Totals	181,168	0	36,511	28,219	245,898
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	4	15,189	0	0	0	0	2	10,646	6	25,834
17. Incurred during current year	16	112,306			0	0	13	30,227	29	142,533
Settled during current year:										
18.1 By payment in full	13	102,654				0	7	24,969	20	127,623
18.2 By payment on compromised claims										
18.3 Totals paid	13	102,654	0	0	0	0	7	24,969	20	127,623
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	13	102,654	0	0	0	0	7	24,969	20	127,623
19. Unpaid Dec. 31, current year (16+17-18.6)	7	24,840	0	0	0	0	8	15,904	15	40,744
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	625	11,049,678	0	(a) 0	0	0	157	277,828	782	11,327,506
21. Issued during year	2	200,000							2	200,000
22. Other changes to in force (Net)	(17)	(221,069)					(21)	(38,780)	(38)	(259,849)
23. In force December 31 of current year	610	11,028,609	0	(a) 0	0	0	136	239,048	746	11,267,657

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	5,880	5,888	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	5,880	5,888	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,880	5,888	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	9,066,977	0	0	2,483	9,069,460
2. Annuity considerations	(8)	0	0	0	(8)
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	9,066,969	0	0	2,483	9,069,452
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	632,004	0	0	34,763	666,767
6.2 Applied to pay renewal premiums	108,875	0	0	0	108,875
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,675,253	0	0	406,359	2,081,612
6.4 Other	158	0	0	0	158
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,416,290	0	0	441,122	2,857,412
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	2,416,290	0	0	441,122	2,857,412
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	7,659,152	0	91,970	1,107,214	8,858,336
10. Matured endowments	67,976	0	0	128,200	196,176
11. Annuity benefits	0	0	1,611,932	0	1,611,932
12. Surrender values and withdrawals for life contracts	2,729,891	0	0	402,174	3,132,065
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	737,980	0	26,168	3,055	767,204
15. Totals	11,195,000	0	1,730,070	1,640,643	14,565,713
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	165	899,759	0	0	0	0	334	1,254,269	499	2,154,028
17. Incurred during current year	1,580	8,484,929			0	91,970	559	994,662	2,139	9,571,561
Settled during current year:										
18.1 By payment in full	1,489	7,725,185				91,970	373	1,235,414	1,862	9,052,569
18.2 By payment on compromised claims	3	1,943							3	1,943
18.3 Totals paid	1,492	7,727,128	0	0	0	91,970	373	1,235,414	1,865	9,054,512
18.4 Reduction by compromise	4	68,100							4	68,100
18.5 Amount rejected										
18.6 Total settlements	1,496	7,795,228	0	0	0	91,970	373	1,235,414	1,869	9,122,612
19. Unpaid Dec. 31, current year (16+17-18.6)	249	1,589,459	0	0	0	0	520	1,013,517	769	2,602,976
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	36,509	615,066,903	0	(a) 0	0	0	7,287	17,391,510	43,796	632,458,413
21. Issued during year	745	26,948,020							745	26,948,020
22. Other changes to in force (Net)	(2,237)	(32,691,727)					(650)	(1,110,212)	(2,887)	(33,801,939)
23. In force December 31 of current year	35,017	609,323,196	0	(a) 0	0	0	6,637	16,281,298	41,654	625,604,494

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,170,219	1,171,766	0	260,271	267,278
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,170,219	1,171,766	0	260,271	267,278
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,170,219	1,171,766	0	260,271	267,278

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	5,576	0	0	0	5,576
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	5,576	0	0	0	5,576
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,773	0	0	0	3,773
6.2 Applied to pay renewal premiums	2	0	0	0	2
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,691	0	0	265	3,956
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,466	0	0	265	7,731
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	7,466	0	0	265	7,731
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	17,621	0	0	0	17,621
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	570	0	0	0	570
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	12,877	0	0	0	12,877
15. Totals	31,068	0	0	0	31,068
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	600	0	600
17. Incurred during current year	4	19,845			0	0	4	10,797	8	30,642
Settled during current year:										
18.1 By payment in full	3	17,621				0		0	3	17,621
18.2 By payment on compromised claims										
18.3 Totals paid	3	17,621	0	0	0	0	0	0	3	17,621
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	17,621	0	0	0	0	0	0	3	17,621
19. Unpaid Dec. 31, current year (16+17-18.6)	1	2,224	0	0	0	0	4	11,397	5	13,621
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	79	717,896	0	(a) 0	0	0	13	22,405	92	740,301
21. Issued during year										
22. Other changes to in force (Net)	(6)	(55,417)					(3)	(10,284)	(9)	(65,701)
23. In force December 31 of current year	73	662,479	0	(a) 0	0	0	10	12,121	83	674,600

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,199	1,201	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,199	1,201	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,199	1,201	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,676,349	0	0	808	1,677,157
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,676,349	0	0	808	1,677,157
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	72,101	0	0	957	73,058
6.2 Applied to pay renewal premiums	12,525	0	0	0	12,525
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	186,654	0	0	12,021	198,675
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	271,280	0	0	12,978	284,258
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	271,280	0	0	12,978	284,258
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	885,177	0	5,000	22,986	913,163
10. Matured endowments	1,247	0	0	4,595	5,842
11. Annuity benefits	0	0	413,638	0	413,638
12. Surrender values and withdrawals for life contracts	284,677	0	0	9,835	294,512
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	87,729	0	352	0	88,081
15. Totals	1,258,830	0	418,990	37,416	1,715,236
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	15	103,998	0	0	0	0	6	46,103	21	150,101
17. Incurred during current year	183	949,615			0	5,000	31	31,862	214	986,477
Settled during current year:										
18.1 By payment in full	174	886,424				5,000	8	27,581	182	919,005
18.2 By payment on compromised claims										
18.3 Totals paid	174	886,424	0	0	0	5,000	8	27,581	182	919,005
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	174	886,424	0	0	0	5,000	8	27,581	182	919,005
19. Unpaid Dec. 31, current year (16+17-18.6)	24	167,188	0	0	0	0	29	50,384	53	217,572
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	5,767	109,089,021	0	(a) 0	0	0	317	616,603	6,084	109,705,624
21. Issued during year	116	4,157,117							116	4,157,117
22. Other changes to in force (Net)	(282)	(6,924,506)					(28)	(33,535)	(310)	(6,958,041)
23. In force December 31 of current year	5,601	106,321,632	0	(a) 0	0	0	289	583,068	5,890	106,904,700

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	258,582	258,924	0	107,602	110,499
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	258,582	258,924	0	107,602	110,499
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	258,582	258,924	0	107,602	110,499

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	12,505	0	0	0	12,505
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	12,505	0	0	0	12,505
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	851	0	0	0	851
6.2 Applied to pay renewal premiums	21	0	0	0	21
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,346	0	0	273	5,619
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,218	0	0	273	6,491
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	6,218	0	0	273	6,491
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	5,203	0	208	0	5,411
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	9,023	0	0	0	9,023
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	533	0	0	0	533
15. Totals	14,758	0	208	0	14,966
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	5	13,509	0	0	0	0	0	0	5	13,509
17. Incurred during current year	4	19,746			0	208	1	173	5	20,127
Settled during current year:										
18.1 By payment in full	5	5,203				208		0	5	5,411
18.2 By payment on compromised claims										
18.3 Totals paid	5	5,203	0	0	0	208	0	0	5	5,411
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	5,203	0	0	0	208	0	0	5	5,411
19. Unpaid Dec. 31, current year (16+17-18.6)	4	28,053	0	0	0	0	1	173	5	28,226
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	104	1,194,600	0	(a) 0	0	0	14	19,639	118	1,214,239
21. Issued during year										
22. Other changes to in force (Net)	(3)	(48,376)					(2)	(1,395)	(5)	(49,771)
23. In force December 31 of current year	101	1,146,224	0	(a) 0	0	0	12	18,244	113	1,164,468

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	2,425	2,428	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,425	2,428	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,425	2,428	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,410,772	0	0	1,222	1,411,994
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,410,772	0	0	1,222	1,411,994
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	106,721	0	0	1,666	108,387
6.2 Applied to pay renewal premiums	13,863	0	0	0	13,863
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	256,558	0	0	32,409	288,967
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	377,142	0	0	34,075	411,217
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	377,142	0	0	34,075	411,217
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,549,467	0	71,651	45,285	1,666,402
10. Matured endowments	15,730	0	0	5,843	21,573
11. Annuity benefits	0	0	529,061	0	529,061
12. Surrender values and withdrawals for life contracts	399,760	0	0	19,600	419,360
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	173,458	0	(86)	293	173,665
15. Totals	2,138,415	0	600,625	71,021	2,810,061
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	28	137,858	0	0	0	0	27	76,077	55	213,935
17. Incurred during current year	316	1,760,378			0	71,651	11	15,777	327	1,847,806
Settled during current year:										
18.1 By payment in full	285	1,565,197				71,651	18	51,128	303	1,687,975
18.2 By payment on compromised claims										
18.3 Totals paid	285	1,565,197	0	0	0	71,651	18	51,128	303	1,687,975
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	285	1,565,197	0	0	0	71,651	18	51,128	303	1,687,975
19. Unpaid Dec. 31, current year (16+17-18.6)	59	333,040	0	0	0	0	20	40,726	79	373,765
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	6,536	104,757,881	0	(a) 0	0	0	859	1,657,223	7,395	106,415,104
21. Issued during year	116	6,169,344							116	6,169,344
22. Other changes to in force (Net)	(312)	(6,152,370)					(45)	(40,202)	(357)	(6,192,572)
23. In force December 31 of current year	6,340	104,774,855	0	(a) 0	0	0	814	1,617,021	7,154	106,391,876

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	500,512	501,174	0	812,062	833,924
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	500,512	501,174	0	812,062	833,924
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	500,512	501,174	0	812,062	833,924

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,463,699	0	0	5,297	5,468,996
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	5,463,699	0	0	5,297	5,468,996
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	346,266	0	0	23,287	369,553
6.2 Applied to pay renewal premiums	20,932	0	0	0	20,932
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	871,946	0	0	800,249	1,672,195
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,239,144	0	0	823,536	2,062,680
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,239,144	0	0	823,536	2,062,680
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,613,469	0	221,743	639,387	4,474,599
10. Matured endowments	62,901	0	0	113,493	176,394
11. Annuity benefits	114	0	964,703	0	964,817
12. Surrender values and withdrawals for life contracts	1,435,603	0	0	351,908	1,787,511
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	466,036	0	(72,301)	1,911	395,646
15. Totals	5,578,123	0	1,114,145	1,106,699	7,798,967
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	149	706,241	0	0	0	0	390	1,018,827	539	1,725,068
17. Incurred during current year	770	3,962,520			0	221,743	525	686,965	1,295	4,871,227
Settled during current year:										
18.1 By payment in full	759	3,674,878				221,743	299	752,880	1,058	4,649,501
18.2 By payment on compromised claims	1	1,492							1	1,492
18.3 Totals paid	760	3,676,370	0	0	0	221,743	299	752,880	1,059	4,650,993
18.4 Reduction by compromise	1	13,508							1	13,508
18.5 Amount rejected										
18.6 Total settlements	761	3,689,878	0	0	0	221,743	299	752,880	1,060	4,664,501
19. Unpaid Dec. 31, current year (16+17-18.6)	158	978,883	0	0	0	0	616	952,912	774	1,931,795
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	22,814	365,803,737	0	(a) 0	0	0	14,900	26,889,146	37,714	392,692,883
21. Issued during year	393	13,347,126							393	13,347,126
22. Other changes to in force (Net)	(1,230)	(19,818,941)					(827)	(407,225)	(2,057)	(20,226,166)
23. In force December 31 of current year	21,977	359,331,922	0	(a) 0	0	0	14,073	26,481,921	36,050	385,813,843

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	719,308	720,259	0	377,438	387,599
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	719,308	720,259	0	377,438	387,599
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	719,308	720,259	0	377,438	387,599

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Utah

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	41,086	0	0	50	41,136
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	41,086	0	0	50	41,136
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	6,340	0	0	212	6,552
6.2 Applied to pay renewal premiums	605	0	0	0	605
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,204	0	0	1,728	9,932
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	15,149	0	0	1,940	17,089
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	15,149	0	0	1,940	17,089
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	41,115	0	37,631	8,714	87,460
10. Matured endowments					
11. Annuity benefits	0	0	2,709	0	2,709
12. Surrender values and withdrawals for life contracts	13,642	0	0	1,455	15,097
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	25,624	0	0	0	25,624
15. Totals	80,381	0	40,340	10,169	130,890
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	2	2,216	0	0	0	0	4	9,984	6	12,200
17. Incurred during current year	5	38,899			0	37,631	0	(634)	5	75,896
Settled during current year:										
18.1 By payment in full	7	41,115				37,631	3	8,714	10	87,460
18.2 By payment on compromised claims										
18.3 Totals paid	7	41,115	0	0	0	37,631	3	8,714	10	87,460
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	7	41,115	0	0	0	37,631	3	8,714	10	87,460
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	1	636	1	636
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	227	2,946,205	0	(a) 0	0	0	26	63,234	253	3,009,439
21. Issued during year	4	165,362							4	165,362
22. Other changes to in force (Net)	(7)	151,483					(3)	(932)	(10)	150,551
23. In force December 31 of current year	224	3,263,050	0	(a) 0	0	0	23	62,302	247	3,325,352

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,632	1,634	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,632	1,634	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,632	1,634	0	0	0

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	2,605	0	0	0	2,605
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	2,605	0	0	0	2,605
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	752	0	0	0	752
6.2 Applied to pay renewal premiums	191	0	0	0	191
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,367	0	0	146	2,513
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,310	0	0	146	3,456
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	3,310	0	0	146	3,456
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,000	0	0	0	1,000
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	834	0	0	0	834
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	4,978	0	0	3,696	8,674
15. Totals	6,812	0	0	3,696	10,508
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	1	1,000			0	0	0	0	1	1,000
Settled during current year:										
18.1 By payment in full	1	1,000				0		0	1	1,000
18.2 By payment on compromised claims										
18.3 Totals paid	1	1,000	0	0	0	0	0	0	1	1,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	1,000	0	0	0	0	0	0	1	1,000
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	57	414,095	0 (a)	0	0	0	9	10,302	66	424,397
21. Issued during year										
22. Other changes to in force (Net)	(2)	(10,366)					0	170	(2)	(10,196)
23. In force December 31 of current year	55	403,729	0 (a)	0	0	0	9	10,472	64	414,201

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	682	683	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	682	683	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	682	683	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	694,134	0	0	934	695,068
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	694,134	0	0	934	695,068
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	71,741	0	0	1,896	73,637
6.2 Applied to pay renewal premiums	5,902	0	0	0	5,902
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	200,472	0	0	25,618	226,090
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	278,115	0	0	27,514	305,629
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	278,115	0	0	27,514	305,629
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	738,677	0	30,200	52,961	821,838
10. Matured endowments	3,000	0	0	0	3,000
11. Annuity benefits	0	0	145,048	0	145,048
12. Surrender values and withdrawals for life contracts	181,064	0	0	20,142	201,206
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	167,301	0	5,577	17	172,895
15. Totals	1,090,041	0	180,825	73,120	1,343,986
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	14	74,980	0	0	0	0	4	33,065	18	108,046
17. Incurred during current year	166	879,335			0	30,200	35	46,485	201	956,019
Settled during current year:										
18.1 By payment in full	145	741,677				30,200	18	52,961	163	824,838
18.2 By payment on compromised claims										
18.3 Totals paid	145	741,677	0	0	0	30,200	18	52,961	163	824,838
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	145	741,677	0	0	0	30,200	18	52,961	163	824,838
19. Unpaid Dec. 31, current year (16+17-18.6)	35	212,639	0	0	0	0	21	26,589	56	239,228
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	3,764	55,220,098	0	(a) 0	0	0	583	1,199,794	4,347	56,419,892
21. Issued during year	58	2,066,973							58	2,066,973
22. Other changes to in force (Net)	(166)	(1,893,450)					(38)	(57,465)	(204)	(1,950,915)
23. In force December 31 of current year	3,656	55,393,621	0	(a) 0	0	0	545	1,142,329	4,201	56,535,950

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	105,693	105,833	0	142,903	146,750
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	105,693	105,833	0	142,903	146,750
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	105,693	105,833	0	142,903	146,750

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	176,381	0	0	320	176,701
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	176,381	0	0	320	176,701
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	24,851	0	0	981	25,832
6.2 Applied to pay renewal premiums	1,986	0	0	0	1,986
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	41,979	0	0	9,969	51,948
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	68,816	0	0	10,950	79,766
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	68,816	0	0	10,950	79,766
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	161,857	0	0	10,893	172,750
10. Matured endowments	3,500	0	0	2,783	6,283
11. Annuity benefits	0	0	35,442	0	35,442
12. Surrender values and withdrawals for life contracts	64,923	0	0	20,971	85,894
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	46,220	0	0	0	46,220
15. Totals	276,500	0	35,442	34,647	346,589
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	5	18,841	0	0	0	0	1	8,160	6	27,001
17. Incurred during current year	41	175,873			0	0	10	24,825	51	200,698
Settled during current year:										
18.1 By payment in full	37	165,357				0	3	13,676	40	179,033
18.2 By payment on compromised claims										
18.3 Totals paid	37	165,357	0	0	0	0	3	13,676	40	179,033
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	37	165,357	0	0	0	0	3	13,676	40	179,033
19. Unpaid Dec. 31, current year (16+17-18.6)	9	29,358	0	0	0	0	8	19,309	17	48,667
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,082	14,200,305	0	(a) 0	0	0	269	521,616	1,351	14,721,921
21. Issued during year	10	530,000							10	530,000
22. Other changes to in force (Net)	(37)	(63,606)					(25)	(45,597)	(62)	(109,203)
23. In force December 31 of current year	1,055	14,666,699	0	(a) 0	0	0	244	476,019	1,299	15,142,718

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	16,096	16,117	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	16,096	16,117	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	16,096	16,117	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	3,160,621	0	0	1,549	3,162,170
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	3,160,621	0	0	1,549	3,162,170
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	204,607	0	0	11,838	216,445
6.2 Applied to pay renewal premiums	48,279	0	0	0	48,279
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	862,778	0	0	153,732	1,016,510
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,115,664	0	0	165,570	1,281,234
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,115,664	0	0	165,570	1,281,234
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,716,267	0	26,150	334,372	4,076,789
10. Matured endowments	34,716	0	0	54,049	88,765
11. Annuity benefits	0	0	485,914	0	485,914
12. Surrender values and withdrawals for life contracts	1,447,932	0	0	143,822	1,591,754
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	256,802	0	978	(18)	257,762
15. Totals	5,455,717	0	513,042	532,225	6,500,984
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	43	352,743	0	0	0	0	100	291,956	143	644,699
17. Incurred during current year	536	3,915,071			0	26,150	614	355,470	1,150	4,296,692
Settled during current year:										
18.1 By payment in full	497	3,750,983				26,150	130	388,421	627	4,165,554
18.2 By payment on compromised claims										
18.3 Totals paid	497	3,750,983	0	0	0	26,150	130	388,421	627	4,165,554
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	497	3,750,983	0	0	0	26,150	130	388,421	627	4,165,554
19. Unpaid Dec. 31, current year (16+17-18.6)	82	516,831	0	0	0	0	584	259,005	666	775,837
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	11,544	232,941,733	0	(a) 0	0	0	3,536	6,600,921	15,080	239,542,654
21. Issued during year	134	3,730,528							134	3,730,528
22. Other changes to in force (Net)	(679)	(12,305,576)					(366)	(388,060)	(1,045)	(12,693,636)
23. In force December 31 of current year	10,999	224,366,685	0	(a) 0	0	0	3,170	6,212,861	14,169	230,579,546

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,005,744	1,007,074	0	647,115	664,536
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,005,744	1,007,074	0	647,115	664,536
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,005,744	1,007,074	0	647,115	664,536

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF WisconsinDURING THE YEAR 2020

NAIC Group Code 0836LIFE INSURANCENAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,619,455	0	0	251	1,619,706
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,619,455	0	0	251	1,619,706
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	94,774	0	0	1,575	96,349
6.2 Applied to pay renewal premiums	11,976	0	0	0	11,976
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	174,796	0	0	19,468	194,264
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	281,546	0	0	21,043	302,589
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	281,546	0	0	21,043	302,589
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,043,284	0	1,667	40,615	1,085,566
10. Matured endowments	7,539	0	0	956	8,495
11. Annuity benefits	0	0	163,949	0	163,949
12. Surrender values and withdrawals for life contracts	306,003	0	0	14,738	320,741
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	86,030	0	0	0	86,030
15. Totals	1,442,856	0	165,616	56,309	1,664,781
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	30	134,231	0	0	0	0	8	47,549	38	181,779
17. Incurred during current year	193	1,313,062			0	1,667	45	64,291	238	1,379,020
Settled during current year:										
18.1 By payment in full	178	1,050,629				1,667	20	41,571	198	1,093,867
18.2 By payment on compromised claims	1	194							1	194
18.3 Totals paid	179	1,050,823	0	0	0	1,667	20	41,571	199	1,094,061
18.4 Reduction by compromise	1	9,806							1	9,806
18.5 Amount rejected										
18.6 Total settlements	180	1,060,629	0	0	0	1,667	20	41,571	200	1,103,867
19. Unpaid Dec. 31, current year (16+17-18.6)	43	386,664	0	0	0	0	33	70,269	76	456,932
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	6,093	106,429,843	0	(a) 0	0	0	603	1,119,113	6,696	107,548,956
21. Issued during year	149	5,788,373							149	5,788,373
22. Other changes to in force (Net)	(309)	(3,875,126)					(71)	(103,854)	(380)	(3,978,980)
23. In force December 31 of current year	5,933	108,343,090	0	(a) 0	0	0	532	1,015,259	6,465	109,358,349

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	46,465	46,526	0	484	497
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	46,465	46,526	0	484	497
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	46,465	46,526	0	484	497

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	9,060	0	0	20	9,080
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	9,060	0	0	20	9,080
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,026	0	0	57	4,083
6.2 Applied to pay renewal premiums	564	0	0	0	564
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,239	0	0	658	5,897
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,829	0	0	715	10,544
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	9,829	0	0	715	10,544
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	31,840	0	0	3,862	35,702
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	5,962	0	0	0	5,962
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	4,861	0	0	0	4,861
15. Totals	42,663	0	0	3,862	46,525
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	3	2,516	3	2,516
17. Incurred during current year	3	33,579			0	0	2	3,862	5	37,441
Settled during current year:										
18.1 By payment in full	2	31,840				0	2	3,862	4	35,702
18.2 By payment on compromised claims										
18.3 Totals paid	2	31,840	0	0	0	0	2	3,862	4	35,702
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	31,840	0	0	0	0	2	3,862	4	35,702
19. Unpaid Dec. 31, current year (16+17-18.6)	1	1,739	0	0	0	0	3	2,516	4	4,255
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	144	1,100,763	0	(a) 0	0	0	28	39,963	172	1,140,726
21. Issued during year										
22. Other changes to in force (Net)	(9)	(37,764)					(2)	(3,063)	(11)	(40,827)
23. In force December 31 of current year	135	1,062,999	0	(a) 0	0	0	26	36,900	161	1,099,899

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	242	242	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	242	242	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	242	242	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF American Samoa

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance					
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

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

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Guam

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,097	0	0	0	1,097
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,097	0	0	0	1,097
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	167	0	0	0	167
6.2 Applied to pay renewal premiums	99	0	0	0	99
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	168	0	0	42	210
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	434	0	0	42	476
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	434	0	0	42	476
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	9	242,974	0	(a) 0	0	0	1	1,502	10	244,476
21. Issued during year										
22. Other changes to in force (Net)	(5)	(213,845)					0	49	(5)	(213,796)
23. In force December 31 of current year	4	29,129	0	(a) 0	0	0	1	1,551	5	30,680

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Puerto Rico

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	8,189	0	0	36	8,225
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	8,189	0	0	36	8,225
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	222	0	0	60	282
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,134	0	0	1,710	3,844
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,356	0	0	1,770	4,126
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	2,356	0	0	1,770	4,126
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	15,460	0	0	3,718	19,178
10. Matured endowments	2,498	0	0	0	2,498
11. Annuity benefits	0	0	19,526	0	19,526
12. Surrender values and withdrawals for life contracts	298	0	0	0	298
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	153	0	0	0	153
15. Totals	18,409	0	19,526	3,718	41,653
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	1	4,794	1	4,794
17. Incurred during current year	6	20,967			0	0	2	6,591	8	27,558
Settled during current year:										
18.1 By payment in full	5	17,958				0	1	3,718	6	21,676
18.2 By payment on compromised claims										
18.3 Totals paid	5	17,958	0	0	0	0	1	3,718	6	21,676
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	17,958	0	0	0	0	1	3,718	6	21,676
19. Unpaid Dec. 31, current year (16+17-18.6)	1	3,010	0	0	0	0	2	7,667	3	10,677
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	60	553,043	0 (a)	0	0	0	19	72,363	79	625,406
21. Issued during year										
22. Other changes to in force (Net)	(6)	(74,817)					(2)	(4,491)	(8)	(79,308)
23. In force December 31 of current year	54	478,226	0 (a)	0	0	0	17	67,872	71	546,098

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	597	598	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	597	598	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	597	598	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF U.S. Virgin Islands

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,189	0	0	0	1,189
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,189	0	0	0	1,189
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	32	0	0	0	32
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,211	0	0	27	1,238
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,243	0	0	27	1,270
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,243	0	0	27	1,270
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	9	0	0	0	9
15. Totals	9	0	0	0	9
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	13	225,110	0	(a) 0	0	0	1	1,122	14	226,232
21. Issued during year										
22. Other changes to in force (Net)	0	3,133					0	36	0	3,169
23. In force December 31 of current year	13	228,243	0	(a) 0	0	0	1	1,158	14	229,401

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

ACCIDENT AND HEALTH INSURANCE

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

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



LIFE INSURANCE					
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance					
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

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

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0 .



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Canada

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	14	0	0	0	14
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	14	0	0	0	14
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	454	0	0	55	509
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,787	0	0	863	2,650
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,241	0	0	918	3,159
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	2,241	0	0	918	3,159
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	175	0	0	1,764	1,939
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	2,240	0	0	0	2,240
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,161	0	0	0	1,161
15. Totals	3,576	0	0	1,764	5,340
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	3	2,675			0	0	1	1,764	4	4,439
Settled during current year:										
18.1 By payment in full	2	175				0	1	1,764	3	1,939
18.2 By payment on compromised claims										
18.3 Totals paid	2	175	0	0	0	0	1	1,764	3	1,939
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	175	0	0	0	0	1	1,764	3	1,939
19. Unpaid Dec. 31, current year (16+17-18.6)	1	2,500	0	0	0	0	0	0	1	2,500
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	55	209,229	0	(a) 0	0	0	0	0	55	209,229
21. Issued during year										
22. Other changes to in force (Net)	(3)	(10,249)					0	0	(3)	(10,249)
23. In force December 31 of current year	52	198,980	0	(a) 0	0	0	0	0	52	198,980

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Other Aliens

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	68,877	0	0	0	68,877
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	68,877	0	0	0	68,877
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	8,809	0	0	58	8,867
6.2 Applied to pay renewal premiums	3,410	0	0	0	3,410
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	18,245	0	0	2,517	20,762
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	30,464	0	0	2,575	33,039
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	30,464	0	0	2,575	33,039
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	32,356	0	0	4,516	36,872
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	28,408	0	28,408
12. Surrender values and withdrawals for life contracts	64,080	0	0	463	64,543
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	19,033	0	903	0	19,936
15. Totals	115,469	0	29,311	4,979	149,759
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	1	1,387	1	1,387
17. Incurred during current year	9	85,160	0	0	0	0	1	3,129	10	88,289
Settled during current year:										
18.1 By payment in full	7	32,356	0	0	0	0	2	4,516	9	36,872
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	7	32,356	0	0	0	0	2	4,516	9	36,872
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	7	32,356	0	0	0	0	2	4,516	9	36,872
19. Unpaid Dec. 31, current year (16+17-18.6)	2	52,804	0	0	0	0	0	0	2	52,804
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	299	7,830,362	0	(a) 0	0	0	65	128,554	364	7,958,916
21. Issued during year	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net)	(9)	(732,523)	0	0	0	0	(4)	(3,097)	(13)	(735,620)
23. In force December 31 of current year	290	7,097,839	0	(a) 0	0	0	61	125,457	351	7,223,296

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	0	0	0	0	0
24.1 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies/certificates (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b)	0	0	0	0	0
25.2 Guaranteed renewable (b)	1,383	1,385	0	0	0
25.3 Non-renewable for stated reasons only (b)	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other (b)	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	1,383	1,385	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,383	1,385	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2020

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	165,555,162	0	0	72,527	165,627,689
2. Annuity considerations	3,449	0	0	0	3,449
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	165,558,611	0	0	72,527	165,631,138
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	10,974,132	0	0	541,023	11,515,155
6.2 Applied to pay renewal premiums	2,198,656	0	0	0	2,198,656
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	29,121,814	0	0	8,085,750	37,207,564
6.4 Other	363	0	0	0	363
6.5 Totals (Sum of Lines 6.1 to 6.4)	42,294,965	0	0	8,626,773	50,921,738
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	42,294,965	0	0	8,626,773	50,921,738
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	127,671,632	0	4,289,789	15,471,360	147,432,780
10. Matured endowments	1,218,024	0	0	2,139,325	3,357,349
11. Annuity benefits	55,342	0	89,601,197	0	89,656,539
12. Surrender values and withdrawals for life contracts	42,176,019	0	0	7,161,261	49,337,280
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	15,341,117	0	231,987	388,479	15,961,582
15. Totals	186,462,133	0	94,122,973	25,160,425	305,745,531
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	4,331	18,318,772	0	0	16	430,436	4,621	17,930,159	8,968	36,679,367
17. Incurred during current year Settled during current year:	24,126	140,011,068	0	0	157	4,640,559	12,427	17,525,355	36,710	162,176,982
18.1 By payment in full	23,165	128,875,987	0	0	141	4,289,789	6,188	17,610,685	29,494	150,776,460
18.2 By payment on compromised claims	22	13,669	0	0	0	0	0	0	22	13,669
18.3 Totals paid	23,187	128,889,656	0	0	141	4,289,789	6,188	17,610,685	29,516	150,790,129
18.4 Reduction by compromise	23	237,874	0	0	0	0	0	0	23	237,874
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	23,210	129,127,530	0	0	141	4,289,789	6,188	17,610,685	29,539	151,028,003
19. Unpaid Dec. 31, current year (16+17-18.6)	5,247	29,202,311	0	0	32	781,206	10,860	17,844,828	16,139	47,828,345
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	644,120	11,730,513,533	0	(a) 0	0	791,831,156	173,254	355,367,947	817,374	12,877,712,636
21. Issued during year	11,515	518,180,057	0	0	0	0	0	0	11,515	518,180,057
22. Other changes to in force (Net)	(37,340)	(598,549,459)	0	0	5,533	10,377,966	(13,413)	(19,499,968)	(45,220)	(607,671,461)
23. In force December 31 of current year	618,295	11,650,144,131	0	(a) 0	5,533	802,209,122	159,841	335,867,979	783,669	12,788,221,232

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	0	0	0	0	0
24.1 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies/certificates (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:	0	0	0	0	0
25.1 Non-cancelable (b)	0	0	0	0	0
25.2 Guaranteed renewable (b)	24,289,692	24,321,809	0	14,610,176	15,003,500
25.3 Non-renewable for stated reasons only (b)	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other (b)	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	24,289,692	24,321,809	0	14,610,176	15,003,500
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	24,289,692	24,321,809	0	14,610,176	15,003,500

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 6 .

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE		1 Amount
1. Reserve as of December 31, Prior Year		59,150,563
2. Current year's realized pre-tax capital gains/(losses) of \$14,745,375 transferred into the reserve net of taxes of \$3,096,529		11,648,846
3. Adjustment for current year's liability gains/(losses) released from the reserve		0
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)		70,799,408
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)		5,884,718
6. Reserve as of December 31, current year (Line 4 minus Line 5)		64,914,690

AMORTIZATION

	1	2	3	4
Year of Amortization	Reserve as of December 31, Prior Year	Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2020	4,940,592	944,127	0	5,884,718
2. 2021	4,720,323	1,656,756	0	6,377,079
3. 2022	4,475,810	1,491,351	0	5,967,161
4. 2023	4,351,355	1,423,316	0	5,774,670
5. 2024	4,233,648	1,361,431	0	5,595,079
6. 2025	4,135,210	1,304,935	0	5,440,145
7. 2026	4,107,034	1,142,030	0	5,249,064
8. 2027	4,069,918	914,527	0	4,984,446
9. 2028	3,936,478	667,788	0	4,604,266
10. 2029	3,608,989	411,332	0	4,020,321
11. 2030	3,100,431	136,613	0	3,237,044
12. 2031	2,528,287	4,486	0	2,532,772
13. 2032	1,880,552	3,968	0	1,884,520
14. 2033	1,368,497	4,424	0	1,372,921
15. 2034	1,086,358	4,652	0	1,091,010
16. 2035	890,549	4,363	0	894,912
17. 2036	752,603	5,078	0	757,681
18. 2037	676,970	5,047	0	682,018
19. 2038	600,792	5,245	0	606,037
20. 2039	534,324	5,701	0	540,026
21. 2040	522,001	5,671	0	527,672
22. 2041	510,084	7,941	0	518,024
23. 2042	496,828	11,506	0	508,334
24. 2043	460,992	15,361	0	476,353
25. 2044	401,140	19,932	0	421,072
26. 2045	315,541	23,528	0	339,068
27. 2046	216,072	23,879	0	239,951
28. 2047	134,873	19,006	0	153,879
29. 2048	73,176	13,645	0	86,821
30. 2049	21,136	8,285	0	29,421
31. 2050 and Later		2,924	0	2,924
32. Total (Lines 1 to 31)	59,150,563	11,648,846	0	70,799,408

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	21,581,413	936,404	22,517,817	130,632,889	171,686,968	302,319,856	324,837,674
2. Realized capital gains/(losses) net of taxes - General Account	(1,176,242)		(1,176,242)	20,687,359	(10,622,111)	10,065,248	8,889,006
3. Realized capital gains/(losses) net of taxes - Separate Accounts			0			0	0
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	338,401		338,401	(11,552,068)	(101,073,752)	(112,625,820)	(112,287,419)
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves			0			0	0
7. Basic contribution	4,595,266	161,290	4,756,555	0	3,345,503	3,345,503	8,102,059
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	25,338,838	1,097,694	26,436,532	139,768,180	63,336,608	203,104,788	229,541,319
9. Maximum reserve	22,863,806	680,951	23,544,757	96,591,224	204,145,981	300,737,206	324,281,962
10. Reserve objective	13,825,111	521,924	14,347,035	96,591,224	200,321,055	296,912,279	311,259,314
11. 20% of (Line 10 - Line 8)	(2,302,745)	(115,154)	(2,417,899)	(8,635,391)	27,396,889	18,761,498	16,343,599
12. Balance before transfers (Lines 8 + 11)	23,036,093	982,540	24,018,632	131,132,789	90,733,497	221,866,286	245,884,918
13. Transfers			0	(34,541,565)	34,541,565	0	0
14. Voluntary contribution			0			0	0
15. Adjustment down to maximum/up to zero	(172,287)	(301,589)	(473,876)			0	(473,876)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	22,863,806	680,951	23,544,756	96,591,224	125,275,062	221,866,286	245,411,042

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	25,856,726	XXX	XXX	25,856,726	0.0000	0	0.0000	0	0.0000	0
2.1	1	NAIC Designation Category 1.A	214,881,602	XXX	XXX	214,881,602	0.0005	107,441	0.0016	343,811	0.0033	709,109
2.2	1	NAIC Designation Category 1.B	28,398,689	XXX	XXX	28,398,689	0.0005	14,199	0.0016	45,438	0.0033	93,716
2.3	1	NAIC Designation Category 1.C	76,008,866	XXX	XXX	76,008,866	0.0005	38,004	0.0016	121,614	0.0033	250,829
2.4	1	NAIC Designation Category 1.D	173,242,874	XXX	XXX	173,242,874	0.0005	86,621	0.0016	277,189	0.0033	571,701
2.5	1	NAIC Designation Category 1.E	192,272,596	XXX	XXX	192,272,596	0.0005	96,136	0.0016	307,636	0.0033	634,500
2.6	1	NAIC Designation Category 1.F	442,871,158	XXX	XXX	442,871,158	0.0005	221,436	0.0016	708,594	0.0033	1,461,475
2.7	1	NAIC Designation Category 1.G	377,539,147	XXX	XXX	377,539,147	0.0005	188,770	0.0016	604,063	0.0033	1,245,879
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	1,505,214,932	XXX	XXX	1,505,214,932	XXX	752,607	XXX	2,408,344	XXX	4,967,209
3.1	2	NAIC Designation Category 2.A	460,397,662	XXX	XXX	460,397,662	0.0021	966,835	0.0064	2,946,545	0.0106	4,880,215
3.2	2	NAIC Designation Category 2.B	549,191,885	XXX	XXX	549,191,885	0.0021	1,153,303	0.0064	3,514,828	0.0106	5,821,434
3.3	2	NAIC Designation Category 2.C	115,600,018	XXX	XXX	115,600,018	0.0021	242,760	0.0064	739,840	0.0106	1,225,360
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	1,125,189,565	XXX	XXX	1,125,189,565	XXX	2,362,898	XXX	7,201,213	XXX	11,927,009
4.1	3	NAIC Designation Category 3.A	51,158,344	XXX	XXX	51,158,344	0.0099	506,468	0.0263	1,345,464	0.0376	1,923,554
4.2	3	NAIC Designation Category 3.B	30,251,324	XXX	XXX	30,251,324	0.0099	299,488	0.0263	795,610	0.0376	1,137,450
4.3	3	NAIC Designation Category 3.C	10,543,353	XXX	XXX	10,543,353	0.0099	104,379	0.0263	277,290	0.0376	396,430
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)	91,953,021	XXX	XXX	91,953,021	XXX	910,335	XXX	2,418,364	XXX	3,457,434
5.1	4	NAIC Designation Category 4.A	9,887,393	XXX	XXX	9,887,393	0.0245	242,241	0.0572	565,559	0.0817	807,800
5.2	4	NAIC Designation Category 4.B	2,245,673	XXX	XXX	2,245,673	0.0245	55,019	0.0572	128,452	0.0817	183,471
5.3	4	NAIC Designation Category 4.C	181,694	XXX	XXX	181,694	0.0245	4,452	0.0572	10,393	0.0817	14,844
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)	12,314,760	XXX	XXX	12,314,760	XXX	301,712	XXX	704,404	XXX	1,006,116
6.1	5	NAIC Designation Category 5.A	1,000,000	XXX	XXX	1,000,000	0.0630	63,000	0.1128	112,800	0.1880	188,000
6.2	5	NAIC Designation Category 5.B	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
6.3	5	NAIC Designation Category 5.C	466,839	XXX	XXX	466,839	0.0630	29,411	0.1128	52,659	0.1880	87,766
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)	1,466,839	XXX	XXX	1,466,839	XXX	92,411	XXX	165,459	XXX	275,766
7.	6	NAIC 6	640,985	XXX	XXX	640,985	0.0000	0	0.2370	151,913	0.2370	151,913
8.		Total Unrated Multi-class Securities Acquired by Conversion	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	2,762,636,828	XXX	XXX	2,762,636,828	XXX	4,419,963	XXX	13,049,699	XXX	21,785,447
PREFERRED STOCKS												
10.	1	Highest Quality	3,087,056	XXX	XXX	3,087,056	0.0005	1,544	0.0016	4,939	0.0033	10,187
11.	2	High Quality	10,051,391	XXX	XXX	10,051,391	0.0021	21,108	0.0064	64,329	0.0106	106,545
12.	3	Medium Quality	3,354,043	XXX	XXX	3,354,043	0.0099	33,205	0.0263	88,211	0.0376	126,112
13.	4	Low Quality	1,234,897	XXX	XXX	1,234,897	0.0245	30,255	0.0572	70,636	0.0817	100,891
14.	5	Lower Quality	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
15.	6	In or Near Default	1,158,236	XXX	XXX	1,158,236	0.0000	0	0.2370	274,502	0.2370	274,502
16.		Affiliated Life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	18,885,623	XXX	XXX	18,885,623	XXX	86,111	XXX	502,618	XXX	618,237

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
SHORT-TERM BONDS												
18.		Exempt Obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19.1	1	NAIC Designation Category 1.A	9,416,839	XXX	XXX	9,416,839	0.0005	4,708	0.0016	15,067	0.0033	31,076
19.2	1	NAIC Designation Category 1.B		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
19.3	1	NAIC Designation Category 1.C		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
19.4	1	NAIC Designation Category 1.D		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
19.5	1	NAIC Designation Category 1.E		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
19.6	1	NAIC Designation Category 1.F		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
19.7	1	NAIC Designation Category 1.G	3,361,030	XXX	XXX	3,361,030	0.0005	1,681	0.0016	5,378	0.0033	11,091
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)	12,777,869	XXX	XXX	12,777,869	XXX	6,389	XXX	20,445	XXX	42,167
20.1	2	NAIC Designation Category 2.A	10,861,030	XXX	XXX	10,861,030	0.0021	22,808	0.0064	69,511	0.0106	115,127
20.2	2	NAIC Designation Category 2.B	19,180,279	XXX	XXX	19,180,279	0.0021	40,279	0.0064	122,754	0.0106	203,311
20.3	2	NAIC Designation Category 2.C	9,388,387	XXX	XXX	9,388,387	0.0021	19,716	0.0064	60,086	0.0106	99,517
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)	39,429,696	XXX	XXX	39,429,696	XXX	82,802	XXX	252,350	XXX	417,955
21.1	3	NAIC Designation Category 3.A		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
21.2	3	NAIC Designation Category 3.B		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
21.3	3	NAIC Designation Category 3.C		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
22.1	4	NAIC Designation Category 4.A		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
22.2	4	NAIC Designation Category 4.B		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
22.3	4	NAIC Designation Category 4.C		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
23.1	5	NAIC Designation Category 5.A		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
23.2	5	NAIC Designation Category 5.B		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
23.3	5	NAIC Designation Category 5.C		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
24.	6	NAIC 6		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24)	52,207,565	XXX	XXX	52,207,565	XXX	89,191	XXX	272,795	XXX	460,122
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
27.	1	Highest Quality		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
28.	2	High Quality		XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
29.	3	Medium Quality		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
30.	4	Low Quality		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
31.	5	Lower Quality		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
32.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
33.		Total Derivative Instruments	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34.		Total (Lines 9 + 17 + 25 + 33)	2,833,730,016	XXX	XXX	2,833,730,016	XXX	4,595,266	XXX	13,825,111	XXX	22,863,806

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Num- ber	NAIC Desig- nation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm Mortgages - CM1 - Highest Quality			XXX	0	0.0011	0	0.0057	0	0.0074	0
36.		Farm Mortgages - CM2 - High Quality			XXX	0	0.0040	0	0.0114	0	0.0149	0
37.		Farm Mortgages - CM3 - Medium Quality			XXX	0	0.0069	0	0.0200	0	0.0257	0
38.		Farm Mortgages - CM4 - Low Medium Quality			XXX	0	0.0120	0	0.0343	0	0.0428	0
39.		Farm Mortgages - CM5 - Low Quality			XXX	0	0.0183	0	0.0486	0	0.0628	0
40.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0007	0	0.0011	0
41.		Residential Mortgages - All Other			XXX	0	0.0015	0	0.0034	0	0.0046	0
42.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0007	0	0.0011	0
43.		Commercial Mortgages - All Other - CM1 - Highest Quality	24,268,522		XXX	24,268,522	0.0011	26,695	0.0057	138,331	0.0074	179,587
44.		Commercial Mortgages - All Other - CM2 - High Quality	33,648,563		XXX	33,648,563	0.0040	134,594	0.0114	383,594	0.0149	501,364
45.		Commercial Mortgages - All Other - CM3 - Medium Quality			XXX	0	0.0069	0	0.0200	0	0.0257	0
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality			XXX	0	0.0120	0	0.0343	0	0.0428	0
47.		Commercial Mortgages - All Other - CM5 - Low Quality			XXX	0	0.0183	0	0.0486	0	0.0628	0
		Overdue, Not in Process:										
48.		Farm Mortgages			XXX	0	0.0480	0	0.0868	0	0.1371	0
49.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0006	0	0.0014	0	0.0023	0
50.		Residential Mortgages - All Other			XXX	0	0.0029	0	0.0066	0	0.0103	0
51.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0006	0	0.0014	0	0.0023	0
52.		Commercial Mortgages - All Other			XXX	0	0.0480	0	0.0868	0	0.1371	0
		In Process of Foreclosure:										
53.		Farm Mortgages			XXX	0	0.0000	0	0.1942	0	0.1942	0
54.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0046	0	0.0046	0
55.		Residential Mortgages - All Other			XXX	0	0.0000	0	0.0149	0	0.0149	0
56.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0046	0	0.0046	0
57.		Commercial Mortgages - All Other			XXX	0	0.0000	0	0.1942	0	0.1942	0
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	57,917,085	0	XXX	57,917,085	XXX	161,290	XXX	521,924	XXX	680,951
59.		Schedule DA Mortgages			XXX	0	0.0034	0	0.0114	0	0.0149	0
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	57,917,085	0	XXX	57,917,085	XXX	161,290	XXX	521,924	XXX	680,951

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public	660,012,416	XXX	XXX	660,012,416	0.0000	0	0.1455 (a)	96,031,807	0.1455 (a)	96,031,807
2.		Unaffiliated - Private	2,876,183	XXX	XXX	2,876,183	0.0000	0	0.1945	559,418	0.1945	559,418
3.		Federal Home Loan Bank		XXX	XXX	0	0.0000	0	0.0061	0	0.0097	0
4.		Affiliated - Life with AVR	3,782,744,823	XXX	XXX	3,782,744,823	0.0000	0	0.0000	0	0.0000	0
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations				0	XXX		XXX		XXX	
6.		Fixed Income - Highest Quality				0	XXX		XXX		XXX	
7.		Fixed Income - High Quality				0	XXX		XXX		XXX	
8.		Fixed Income - Medium Quality				0	XXX		XXX		XXX	
9.		Fixed Income - Low Quality				0	XXX		XXX		XXX	
10.		Fixed Income - Lower Quality				0	XXX		XXX		XXX	
11.		Fixed Income - In/Near Default				0	XXX		XXX		XXX	
12.		Unaffiliated Common Stock - Public				0	0.0000	0	0.1455 (a)	0	0.1455 (a)	0
13.		Unaffiliated Common Stock - Private				0	0.0000	0	0.1945	0	0.1945	0
14.		Real Estate				0	(b)	0	(b)	0	(b)	0
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
16.		Affiliated - All Other		XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
17.		Total Common Stock (Sum of Lines 1 through 16)	4,445,633,422	0	0	4,445,633,422	XXX	0	XXX	96,591,224	XXX	96,591,224
REAL ESTATE												
18.		Home Office Property (General Account only)	19,870,342			19,870,342	0.0000	0	0.0912	1,812,175	0.0912	1,812,175
19.		Investment Properties	2,425,512			2,425,512	0.0000	0	0.0912	221,207	0.0912	221,207
20.		Properties Acquired in Satisfaction of Debt				0	0.0000	0	0.1337	0	0.1337	0
21.		Total Real Estate (Sum of Lines 18 through 20)	22,295,854	0	0	22,295,854	XXX	0	XXX	2,033,382	XXX	2,033,382
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
23.	1	Highest Quality	3,016,196	XXX	XXX	3,016,196	0.0005	1,508	0.0016	4,826	0.0033	9,953
24.	2	High Quality		XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
25.	3	Medium Quality	310,476,223	XXX	XXX	310,476,223	0.0099	3,073,715	0.0263	8,165,525	0.0376	11,673,906
26.	4	Low Quality	10,177,902	XXX	XXX	10,177,902	0.0245	249,359	0.0572	582,176	0.0817	831,535
27.	5	Lower Quality		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
28.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)	323,670,321	XXX	XXX	323,670,321	XXX	3,324,581	XXX	8,752,527	XXX	12,515,394

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
30.	1	Highest Quality	33,913,584	XXX	XXX	33,913,584	0.0005	16,957	0.0016	54,262	0.0033	111,915
31.	2	High Quality		XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
32.	3	Medium Quality		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
33.	4	Low Quality		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
34.	5	Lower Quality		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
35.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
36.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)	33,913,584	XXX	XXX	33,913,584	XXX	16,957	XXX	54,262	XXX	111,915
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing Affiliated:										
38.		Mortgages - CM1 - Highest Quality			XXX	0	0.0011	0	0.0057	0	0.0074	0
39.		Mortgages - CM2 - High Quality			XXX	0	0.0040	0	0.0114	0	0.0149	0
40.		Mortgages - CM3 - Medium Quality			XXX	0	0.0069	0	0.0200	0	0.0257	0
41.		Mortgages - CM4 - Low Medium Quality			XXX	0	0.0120	0	0.0343	0	0.0428	0
42.		Mortgages - CM5 - Low Quality			XXX	0	0.0183	0	0.0486	0	0.0628	0
43.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0007	0	0.0011	0
44.		Residential Mortgages - All Other		XXX	XXX	0	0.0015	0	0.0034	0	0.0046	0
45.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0007	0	0.0011	0
		Overdue, Not in Process Affiliated:										
46.		Farm Mortgages			XXX	0	0.0480	0	0.0868	0	0.1371	0
47.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0006	0	0.0014	0	0.0023	0
48.		Residential Mortgages - All Other			XXX	0	0.0029	0	0.0066	0	0.0103	0
49.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0006	0	0.0014	0	0.0023	0
50.		Commercial Mortgages - All Other			XXX	0	0.0480	0	0.0868	0	0.1371	0
		In Process of Foreclosure Affiliated:										
51.		Farm Mortgages			XXX	0	0.0000	0	0.1942	0	0.1942	0
52.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0046	0	0.0046	0
53.		Residential Mortgages - All Other			XXX	0	0.0000	0	0.0149	0	0.0149	0
54.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0046	0	0.0046	0
55.		Commercial Mortgages - All Other			XXX	0	0.0000	0	0.1942	0	0.1942	0
56.		Total Affiliated (Sum of Lines 38 through 55)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
57.		Unaffiliated - In Good Standing With Covenants			XXX	0	(c)	0	(c)	0	(c)	0
58.		Unaffiliated - In Good Standing Defeased With Government Securities			XXX	0	0.0011	0	0.0057	0	0.0074	0
59.		Unaffiliated - In Good Standing Primarily Senior			XXX	0	0.0040	0	0.0114	0	0.0149	0
60.		Unaffiliated - In Good Standing All Other			XXX	0	0.0069	0	0.0200	0	0.0257	0
61.		Unaffiliated - Overdue, Not in Process			XXX	0	0.0480	0	0.0868	0	0.1371	0
62.		Unaffiliated - In Process of Foreclosure			XXX	0	0.0000	0	0.1942	0	0.1942	0
63.		Total Unaffiliated (Sum of Lines 57 through 62)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)	0	0	XXX	0	XXX	0	XXX	0	XXX	0

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
65.		Unaffiliated Public		XXX	XXX	0	0.0000	0	0.1455 (a)	0	0.1455 (a)	0
66.		Unaffiliated Private	203,707,533	XXX	XXX	203,707,533	0.0000	0	0.1945	39,621,115	0.1945	39,621,115
67.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
68.		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
69.		Affiliated Other - All Other	211,374,915	XXX	XXX	211,374,915	0.0000	0	0.1945	41,112,421	0.1945	41,112,421
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	415,082,448	XXX	XXX	415,082,448	XXX	0	XXX	80,733,536	XXX	80,733,536
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71.		Home Office Property (General Account only)				0	0.0000	0	0.0912	0	0.0912	0
72.		Investment Properties	951,242,409			951,242,409	0.0000	0	0.0912	86,753,308	0.0912	86,753,308
73.		Properties Acquired in Satisfaction of Debt				0	0.0000	0	0.1337	0	0.1337	0
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)	951,242,409	0	0	951,242,409	XXX	0	XXX	86,753,308	XXX	86,753,308
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
75.		Guaranteed Federal Low Income Housing Tax Credit	0			0	0.0003	0	0.0006	0	0.0010	0
76.		Non-guaranteed Federal Low Income Housing Tax Credit	629,390			629,390	0.0063	3,965	0.0120	7,553	0.0190	11,958
77.		Guaranteed State Low Income Housing Tax Credit	0			0	0.0003	0	0.0006	0	0.0010	0
78.		Non-guaranteed State Low Income Housing Tax Credit	0			0	0.0063	0	0.0120	0	0.0190	0
79.		All Other Low Income Housing Tax Credit	0			0	0.0273	0	0.0600	0	0.0975	0
80.		Total LIHTC (Sum of Lines 75 through 79)	629,390	0	0	629,390	XXX	3,965	XXX	7,553	XXX	11,958
ALL OTHER INVESTMENTS												
81.		NAIC 1 Working Capital Finance Investments		XXX		0	0.0000	0	0.0042	0	0.0042	0
82.		NAIC 2 Working Capital Finance Investments		XXX		0	0.0000	0	0.0137	0	0.0137	0
83.		Other Invested Assets - Schedule BA	139,154,990	XXX		139,154,990	0.0000	0	0.1580	21,986,488	0.1580	21,986,488
84.		Other Short-Term Invested Assets - Schedule DA		XXX		0	0.0000	0	0.1580	0	0.1580	0
85.		Total All Other (Sum of Lines 81, 82, 83 and 84)	139,154,990	XXX	0	139,154,990	XXX	0	XXX	21,986,488	XXX	21,986,488
86.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)	1,863,693,142	0	0	1,863,693,142	XXX	3,345,503	XXX	198,287,673	XXX	202,112,600

(a) Times the company's weighted average portfolio beta (Minimum .1215, Maximum .2431).
(b) Determined using the same factors and breakdowns used for directly owned real estate.
(c) This will be the factor associated with the risk category determined in the company generated worksheet.

ASSET VALUATION RESERVE

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS REPLICATIONS (SYNTHETIC) ASSETS

1 RSAT Number	2 Type	3 CUSIP	4 Description of Asset(s)	5 NAIC Designation or Other Description of Asset	6 Value of Asset	7 AVR Basic Contribution	8 AVR Reserve Objective	9 AVR Maximum Reserve
<div style="font-size: 100px; font-weight: bold; opacity: 0.5;">NONE</div>								
0599999 - Total								

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

SCHEDULE F

Showing all claims for death losses and all other contract claims resisted or compromised during the year, and all claims for death losses and all other contract claims resisted December 31 of current year

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
									Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written	19,178,279	XXX		XXX		XXX		XXX		XXX	19,178,279	XXX		XXX		XXX		XXX
2. Premiums earned	19,109,645	XXX		XXX		XXX		XXX		XXX	19,109,645	XXX		XXX		XXX		XXX
3. Incurred claims	10,611,225	55.5	0	0.0	0	0.0	0	0.0	(3,000)	0.0	10,614,225	55.5	0	0.0	0	0.0	0	0.0
4. Cost containment expenses	572,328	3.0		0.0		0.0		0.0		0.0	572,328	3.0		0.0		0.0		0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4)	11,183,553	58.5	0	0.0	0	0.0	0	0.0	(3,000)	0.0	11,186,553	58.5	0	0.0	0	0.0	0	0.0
6. Increase in contract reserves	6,262,622	32.8	0	0.0	0	0.0	0	0.0	0	0.0	6,262,622	32.8	0	0.0	0	0.0	0	0.0
7. Commissions (a)	883,410	4.6		0.0		0.0		0.0		0.0	883,410	4.6		0.0		0.0		0.0
8. Other general insurance expenses	12,861,343	67.3		0.0		0.0		0.0		0.0	12,861,343	67.3		0.0		0.0		0.0
9. Taxes, licenses and fees	1,231,575	6.4		0.0		0.0		0.0		0.0	1,231,575	6.4		0.0		0.0		0.0
10. Total other expenses incurred	14,976,328	78.4	0	0.0	0	0.0	0	0.0	0	0.0	14,976,328	78.4	0	0.0	0	0.0	0	0.0
11. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds	(13,312,858)	(69.7)	0	0.0	0	0.0	0	0.0	3,000	0.0	(13,315,858)	(69.7)	0	0.0	0	0.0	0	0.0
13. Dividends or refunds	0	0.0		0.0		0.0		0.0		0.0	0	0.0		0.0		0.0		0.0
14. Gain from underwriting after dividends or refunds	(13,312,858)	(69.7)	0	0.0	0	0.0	0	0.0	3,000	0.0	(13,315,858)	(69.7)	0	0.0	0	0.0	0	0.0
DETAILS OF WRITE-INS																		
1101.																		
1102.																		
1103.																		
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

(a) Includes \$ reported as "Contract, membership and other fees retained by agents."

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2. - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	1,904,685					1,904,685			
2. Advance premiums	75,200					75,200			
3. Reserve for rate credits	0					0			
4. Total premium reserves, current year	1,979,885	0	0	0	0	1,979,885	0	0	0
5. Total premium reserves, prior year	2,048,519	0	0	0	0	2,048,519	0	0	0
6. Increase in total premium reserves	(68,634)	0	0	0	0	(68,634)	0	0	0
B. Contract Reserves:									
1. Additional reserves (a)	256,014,936					256,014,936			
2. Reserve for future contingent benefits	0					0			
3. Total contract reserves, current year	256,014,936	0	0	0	0	256,014,936	0	0	0
4. Total contract reserves, prior year	249,752,314	0	0	0	0	249,752,314	0	0	0
5. Increase in contract reserves	6,262,622	0	0	0	0	6,262,622	0	0	0
C. Claim Reserves and Liabilities:									
1. Total current year	17,309,639	0	0	0	0	17,309,639	0	0	0
2. Total prior year	19,378,622	0	0	0	3,000	19,375,622	0	0	0
3. Increase	(2,068,983)	0	0	0	(3,000)	(2,065,983)	0	0	0

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	4,970,361					4,970,361			
1.2 On claims incurred during current year	7,709,847					7,709,847			
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	13,577,150					13,577,150			
2.2 On claims incurred during current year	3,732,489					3,732,489			
3. Test:									
3.1 Lines 1.1 and 2.1	18,547,511	0	0	0	0	18,547,511	0	0	0
3.2 Claim reserves and liabilities, December 31, prior year	19,378,622	0	0	0	3,000	19,375,622	0	0	0
3.3 Line 3.1 minus Line 3.2	(831,111)	0	0	0	(3,000)	(828,111)	0	0	0

PART 4. - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	0								
2. Premiums earned	0								
3. Incurred claims	0								
4. Commissions	0	0	0						
B. Reinsurance Ceded:									
1. Premiums written	5,315,929					5,315,929			
2. Premiums earned	53,125,929					53,125,929			
3. Incurred claims	1,836,281					1,836,281			
4. Commissions	1,070,712	0	0			1,070,712			

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims			12,447,506	12,447,506
2. Beginning Claim Reserves and Liabilities			21,632,382	21,632,382
3. Ending Claim Reserves and Liabilities			19,469,711	19,469,711
4. Claims Paid	0	0	14,610,177	14,610,177
B. Assumed Reinsurance:				
5. Incurred Claims.....				0
6. Beginning Claim Reserves and Liabilities				0
7. Ending Claim Reserves and Liabilities				0
8. Claims Paid	0	0	0	0
C. Ceded Reinsurance:				
9. Incurred Claims.....			1,836,281	1,836,281
10. Beginning Claim Reserves and Liabilities			2,376,882	2,376,882
11. Ending Claim Reserves and Liabilities			2,275,095	2,275,095
12. Claims Paid	0	0	1,938,068	1,938,068
D. Net:				
13. Incurred Claims.....	0	0	10,611,225	10,611,225
14. Beginning Claim Reserves and Liabilities	0	0	19,255,500	19,255,500
15. Ending Claim Reserves and Liabilities	0	0	17,194,616	17,194,616
16. Claims Paid	0	0	12,672,109	12,672,109
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses			11,183,553	11,183,553
18. Beginning Reserves and Liabilities			19,255,499	19,255,499
19. Ending Reserves and Liabilities			17,194,615	17,194,615
20. Paid Claims and Cost Containment Expenses	0	0	13,244,437	13,244,437

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 1 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
65242	35-0457540	01/01/2006	Lafayette Life Insurance Company	OH	YRT/L	OL	79,035,578	846,045	1,285,343	0	0	0
0299999. General Account - U.S. Affiliates - Other							79,035,578	846,045	1,285,343	0	0	0
0399999. Total General Account - U.S. Affiliates							79,035,578	846,045	1,285,343	0	0	0
0699999. Total General Account - Non-U.S. Affiliates							0	0	0	0	0	0
0799999. Total General Account - Affiliates							79,035,578	846,045	1,285,343	0	0	0
1099999. Total General Account - Non-Affiliates							0	0	0	0	0	0
1199999. Total General Account							79,035,578	846,045	1,285,343	0	0	0
1499999. Total Separate Accounts - U.S. Affiliates							0	0	0	0	0	0
1799999. Total Separate Accounts - Non-U.S. Affiliates							0	0	0	0	0	0
1899999. Total Separate Accounts - Affiliates							0	0	0	0	0	0
2199999. Total Separate Accounts - Non-Affiliates							0	0	0	0	0	0
2299999. Total Separate Accounts							0	0	0	0	0	0
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)							79,035,578	846,045	1,285,343	0	0	0
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)							0	0	0	0	0	0
9999999 - Totals							79,035,578	846,045	1,285,343	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 1 - SECTION 2

Reinsurance Assumed Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year

[illegible]

SCHEDULE S - PART 2

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9	10		12	13		
								Current Year	Prior Year		Current Year	Prior Year		
99937	31-1191427	07/01/1996	Columbus Life Ins Co	OH	OTH/I	OL	1,179,388,378	477,512,498	492,813,342	0	0	0	0	0
0299999. General Account - Authorized U.S. Affiliates - Other							1,179,388,378	477,512,498	492,813,342	0	0	0	0	0
0399999. Total General Account - Authorized U.S. Affiliates							1,179,388,378	477,512,498	492,813,342	0	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							1,179,388,378	477,512,498	492,813,342	0	0	0	0	0
80659	82-4533188	08/01/2008	Canada Life Assurance Co. USB	MI	YRT/I	OL	114,069,646	113,651	102,741	156,512	0	0	0	0
86258	13-2572994	08/01/1997	General Re Life Corporation	CT	YRT/I	OL	1,974,116	25,296	25,235	16,273	0	0	0	0
88340	59-2859797	12/01/1999	Hannover Life Reinsurance Co.	FL	YRT/I	OL	17,282,338	55,400	57,723	82,151	0	0	0	0
66346	58-0828824	01/01/1986	Munich American Reassurance Co.	GA	YRT/I	OL	39,351,504	21,633	14,981	22,739	0	0	0	0
93572	43-1235868	01/01/1982	RGA Reinsurance Co.	MO	YRT/I	OL	238,852,377	504,666	486,128	679,431	0	0	0	0
82627	06-0839705	01/01/1960	Swiss Re Life & Health America	MO	CO/I	OL	0	0	381,029	0	0	0	0	0
82627	06-0839705	08/01/2003	Swiss Re Life & Health America	MO	YRT/I	OL	197,717,624	201,931	170,015	246,607	0	0	0	0
65676	35-0472300	01/01/1969	The Lincoln National Life Insurance Co.	IN	CO/I	OL	0	0	868,388	(307)	0	0	0	0
65676	35-0472300	07/01/1980	The Lincoln National Life Insurance Co.	IN	YRT/I	OL	8,829,740	134,747	166,603	187,842	0	0	0	0
0899999. General Account - Authorized U.S. Non-Affiliates							618,077,345	1,057,324	2,272,843	1,391,248	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates							618,077,345	1,057,324	2,272,843	1,391,248	0	0	0	0
1199999. Total General Account Authorized							1,797,465,723	478,569,822	495,086,185	1,391,248	0	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0	0
00000	AA-1580095	08/01/2008	TOA Reinsurance Company	JPN	YRT/I	OL	91,884,797	87,268	78,780	102,707	0	0	0	0
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							91,884,797	87,268	78,780	102,707	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							91,884,797	87,268	78,780	102,707	0	0	0	0
2299999. Total General Account Unauthorized							91,884,797	87,268	78,780	102,707	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0	0
3399999. Total General Account Certified							0	0	0	0	0	0	0	0
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates							0	0	0	0	0	0	0	0
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates							0	0	0	0	0	0	0	0
4099999. Total General Account - Reciprocal Jurisdiction Affiliates							0	0	0	0	0	0	0	0
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates							0	0	0	0	0	0	0	0
4499999. Total General Account Reciprocal Jurisdiction							0	0	0	0	0	0	0	0
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction, and Certified							1,889,350,520	478,657,090	495,164,965	1,493,955	0	0	0	0
4899999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0	0
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
5299999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0	0
5599999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0	0
5699999. Total Separate Accounts Authorized							0	0	0	0	0	0	0	0
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0	0
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
6399999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0	0
6699999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0	0
6799999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0	0
7099999. Total Separate Accounts - Certified U.S. Affiliates							0	0	0	0	0	0	0	0
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0	0
7499999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	0	0
7799999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	0	0
7899999. Total Separate Accounts Certified							0	0	0	0	0	0	0	0
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates							0	0	0	0	0	0	0	0
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates							0	0	0	0	0	0	0	0
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates							0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9	10		12	13		
								Current Year	Prior Year		Current Year	Prior Year		
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates								0	0	0	0	0	0	0
8999999. Total Separate Accounts Reciprocal Jurisdiction								0	0	0	0	0	0	0
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified								0	0	0	0	0	0	0
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)								1,797,465,723	478,569,822	495,086,185	1,391,248	0	0	0
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)								91,884,797	87,268	78,780	102,707	0	0	0
9999999 - Totals								1,889,350,520	478,657,090	495,164,965	1,493,955	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
99937	31-1191427	07/01/1986	Columbus Life Insurance Co.	OH	OTH/I	LTDI	0	600	600,621	0	0	0	0
0299999. General Account - Authorized U.S. Affiliates - Other							0	600	600,621	0	0	0	0
0399999. Total General Account - Authorized U.S. Affiliates							0	600	600,621	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							0	600	600,621	0	0	0	0
71412	47-0246511	07/01/2001	Mutual of Omaha Insurance Co.	NE	QA/I	SD	1,786,062	0	15,297,964	0	0	0	0
86258	13-2572994	10/01/2009	Gen Re Life Corporation	CT	QA/I	SD	3,325,380	0	8,198,975	0	0	0	0
0899999. General Account - Authorized U.S. Non-Affiliates							5,111,442	0	23,496,939	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates							5,111,442	0	23,496,939	0	0	0	0
1199999. Total General Account Authorized							5,111,442	600	24,097,560	0	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							0	0	0	0	0	0	0
2299999. Total General Account Unauthorized							0	0	0	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0
3399999. Total General Account Certified							0	0	0	0	0	0	0
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates							0	0	0	0	0	0	0
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates							0	0	0	0	0	0	0
4099999. Total General Account - Reciprocal Jurisdiction Affiliates							0	0	0	0	0	0	0
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates							0	0	0	0	0	0	0
4499999. Total General Account Reciprocal Jurisdiction							0	0	0	0	0	0	0
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							5,111,442	600	24,097,560	0	0	0	0
4899999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
5299999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0
5599999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0
5699999. Total Separate Accounts Authorized							0	0	0	0	0	0	0
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
6399999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0
6699999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0
6799999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0
7099999. Total Separate Accounts - Certified U.S. Affiliates							0	0	0	0	0	0	0
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0
7499999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	0
7799999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	0
7899999. Total Separate Accounts Certified							0	0	0	0	0	0	0
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates							0	0	0	0	0	0	0
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates							0	0	0	0	0	0	0
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates							0	0	0	0	0	0	0
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates							0	0	0	0	0	0	0
8999999. Total Separate Accounts Reciprocal Jurisdiction							0	0	0	0	0	0	0
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							0	0	0	0	0	0	0
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)							5,111,442	600	24,097,560	0	0	0	0
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)							0	0	0	0	0	0	0
9999999 - Totals							5,111,442	600	24,097,560	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols.5+6+7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999. Total General Account - Life and Annuity U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0699999. Total General Account - Life and Annuity Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0799999. Total General Account - Life and Annuity Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
...00000 ... AA-1580095 ... 08/01/2008 ... TOA Reinsurance Company				87,268	6,709	0	93,977	330,000	0001	0	0	0	0	93,977
0999999. General Account - Life and Annuity Non-U.S. Non-Affiliates				87,268	6,709	0	93,977	330,000	XXX	0	0	0	0	93,977
1099999. Total General Account - Life and Annuity Non-Affiliates				87,268	6,709	0	93,977	330,000	XXX	0	0	0	0	93,977
1199999. Total General Account Life and Annuity				87,268	6,709	0	93,977	330,000	XXX	0	0	0	0	93,977
1499999. Total General Account - Accident and Health U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1799999. Total General Account - Accident and Health Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1899999. Total General Account - Accident and Health Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2199999. Total General Account - Accident and Health Non-Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2299999. Total General Account Accident and Health				0	0	0	0	0	XXX	0	0	0	0	0
2399999. Total General Account				87,268	6,709	0	93,977	330,000	XXX	0	0	0	0	93,977
2699999. Total Separate Accounts - U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2999999. Total Separate Accounts - Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3099999. Total Separate Accounts - Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3399999. Total Separate Accounts - Non-Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3499999. Total Separate Accounts				0	0	0	0	0	XXX	0	0	0	0	0
3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)				0	0	0	0	0	XXX	0	0	0	0	0
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)				87,268	6,709	0	93,977	330,000	XXX	0	0	0	0	93,977
9999999 - Totals				87,268	6,709	0	93,977	330,000	XXX	0	0	0	0	93,977

(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
	0001	1.....	026009674	Sumitomo Mitsui Banking Corporation .....	.....330,000

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 5

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Domi- iliary Juris- diction	6 Certified Rein- surer Rating (1 through 6)	7 Effective Date of Certified Reinsurer Rating	8 Percent Collat- eral Required for Full Credit (0% - 100%)	9 Reserve Credit Taken	10 Paid and Unpaid Losses Recover- able (Debit)	11 Other Debits	12 Total Recover- able/ Reserve Credit Taken (Col. 9 + 10 + 11)	13 Miscellan- eous Balances (Credit)	14 Net Obligation Subject to Collateral (Col. 12 - 13)	15 Dollar Amount of Collateral Required for Full Credit (Col. 14 Times Col. 8)	Collateral						23 Percent of Collateral Provided for Net Oblig- ation Subject to Collateral (Col. 22 / Col. 14)	24 Percent Credit Allowed on Net Oblig- ation Subject to Collateral (Col. 23 / Col. 8, not to Exceed 100%)	25 Amount of Credit Allowed for Net Obligation Subject to Collateral (Col. 14 x Col. 24)	26 Liability for Reins- urance with Certified Reinsurers Due to Collateral Deficiency (Col. 14 - Col. 25)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
															16 Multiple Beneficiary Trust	17 Letters of Credit	18 Issuing or Confirming Bank Reference Number (a)	19 Trust Agree- ments	20 Funds Deposited by and Withheld from Reinsurers	21 Other					22 Total Collateral Provided (Col. 16 + 17 + 19 + 20 + 21)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	

(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount

SCHEDULE S - PART 6

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

	1 2020	2 2019	3 2018	4 2017	5 2016
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	6,605	6,422	6,419	6,403	6,497
2. Commissions and reinsurance expense allowances	1,071	1,029	981	932	888
3. Contract claims	4,856	2,936	4,225	3,420	3,519
4. Surrender benefits and withdrawals for life contracts					
5. Dividends to policyholders and refunds to members					
6. Reserve adjustments on reinsurance ceded	0	0	0	0	0
7. Increase in aggregate reserve for life and accident and health contracts	(14,178)	(18,242)	(16,701)	(16,784)	(47,217)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	464	458	442	444	489
9. Aggregate reserves for life and accident and health contracts	478,868	493,046	511,288	527,989	544,773
10. Liability for deposit-type contracts	23,887	24,633	25,904	26,765	27,406
11. Contract claims unpaid	1,876	1,675	1,869	1,684	1,566
12. Amounts recoverable on reinsurance	126	227	382	199	511
13. Experience rating refunds due or unpaid					
14. Policyholders' dividends and refunds to members (not included in Line 10)					
15. Commissions and reinsurance expense allowances due					
16. Unauthorized reinsurance offset	0	0	0	0	0
17. Offset for reinsurance with Certified Reinsurers			0		0
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	0	0	0	0	0
19. Letters of credit (L)	330	160	163	100	55
20. Trust agreements (T)	0	0	0	0	0
21. Other (O)	0	0	0	0	0
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust			0		0
23. Funds deposited by and withheld from (F)			0		0
24. Letters of credit (L)			0		0
25. Trust agreements (T)			0		0
26. Other (O)			0		0

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	9,731,461,522		9,731,461,522
2. Reinsurance (Line 16)	125,966	(125,966)	0
3. Premiums and considerations (Line 15)	49,314,816	464,043	49,778,859
4. Net credit for ceded reinsurance	XXX	504,292,928	504,292,928
5. All other admitted assets (balance)	201,868,106		201,868,106
6. Total assets excluding Separate Accounts (Line 26)	9,982,770,410	504,631,005	10,487,401,415
7. Separate Account assets (Line 27)	1,197,356,076		1,197,356,076
8. Total assets (Line 28)	11,180,126,486	504,631,005	11,684,757,491
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	3,008,548,651	478,868,323	3,487,416,974
10. Liability for deposit-type contracts (Line 3)	197,564,601	23,886,927	221,451,528
11. Claim reserves (Line 4)	55,728,238	1,875,755	57,603,993
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)	36,832,500		36,832,500
13. Premium & annuity considerations received in advance (Line 8)	3,918,338		3,918,338
14. Other contract liabilities (Line 9)	65,378,733		65,378,733
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	0	0	0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)	0		0
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)	0		0
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)			0
19. All other liabilities (balance)	957,058,111		957,058,111
20. Total liabilities excluding Separate Accounts (Line 26)	4,325,029,172	504,631,005	4,829,660,177
21. Separate Account liabilities (Line 27)	1,197,356,076		1,197,356,076
22. Total liabilities (Line 28)	5,522,385,248	504,631,005	6,027,016,253
23. Capital & surplus (Line 38)	5,657,741,238	XXX	5,657,741,238
24. Total liabilities, capital & surplus (Line 39)	11,180,126,486	504,631,005	11,684,757,491
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	478,868,323		
26. Claim reserves	1,875,755		
27. Policyholder dividends/reserves	0		
28. Premium & annuity considerations received in advance	0		
29. Liability for deposit-type contracts	23,886,927		
30. Other contract liabilities	0		
31. Reinsurance ceded assets	125,966		
32. Other ceded reinsurance recoverables	0		
33. Total ceded reinsurance recoverables	504,756,971		
34. Premiums and considerations	464,043		
35. Reinsurance in unauthorized companies	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers	0		
37. Reinsurance with Certified Reinsurers	0		
38. Funds held under reinsurance treaties with Certified Reinsurers	0		
39. Other ceded reinsurance payables/offsets	0		
40. Total ceded reinsurance payable/offsets	464,043		
41. Total net credit for ceded reinsurance	504,292,928		

SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

			Direct Business Only				
			1	2	3	4	6
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Totals
1.	Alabama	AL	222,223	.0			222,223
2.	Alaska	AK	82,924	.0			82,924
3.	Arizona	AZ	877,416	.0			877,416
4.	Arkansas	AR	121,739	.0			121,739
5.	California	CA	10,348,448	.0			10,348,448
6.	Colorado	CO	248,190	.0			248,190
7.	Connecticut	CT	30,776	.0			30,776
8.	Delaware	DE	51,170	.0			51,170
9.	District of Columbia	DC	205,407	.0			205,407
10.	Florida	FL	7,360,247	.0			7,360,247
11.	Georgia	GA	1,306,130	.0			1,306,130
12.	Hawaii	HI	26,838	.0			26,838
13.	Idaho	ID	53,990	.0			53,990
14.	Illinois	IL	22,212,339	150			22,212,489
15.	Indiana	IN	12,969,311	.0	326		12,969,637
16.	Iowa	IA	165,442	.0			165,442
17.	Kansas	KS	694,951	.0			694,951
18.	Kentucky	KY	4,846,482	.0			4,846,482
19.	Louisiana	LA	6,386,380	.0			6,386,380
20.	Maine	ME	9,312	.0			9,312
21.	Maryland	MD	2,370,614	.0			2,370,614
22.	Massachusetts	MA	52,571	.0			52,571
23.	Michigan	MI	5,636,468	173			5,636,641
24.	Minnesota	MN	1,675,052	.0			1,675,052
25.	Mississippi	MS	139,950	.0			139,950
26.	Missouri	MO	3,773,813	240			3,774,053
27.	Montana	MT	13,699	.0			13,699
28.	Nebraska	NE	21,456	.0			21,456
29.	Nevada	NV	425,432	.0			425,432
30.	New Hampshire	NH	8,401	.0			8,401
31.	New Jersey	NJ	192,062	.0			192,062
32.	New Mexico	NM	32,221	.0			32,221
33.	New York	NY	161,448	.0			161,448
34.	North Carolina	NC	15,358,319	.0			15,358,319
35.	North Dakota	ND	2,468	.0			2,468
36.	Ohio	OH	43,804,197	2,894			43,807,091
37.	Oklahoma	OK	172,429	.0			172,429
38.	Oregon	OR	135,818	.0			135,818
39.	Pennsylvania	PA	9,069,460	(8)			9,069,452
40.	Rhode Island	RI	5,576	.0			5,576
41.	South Carolina	SC	1,677,157	.0			1,677,157
42.	South Dakota	SD	12,505	.0			12,505
43.	Tennessee	TN	1,411,994	.0			1,411,994
44.	Texas	TX	5,468,996	.0			5,468,996
45.	Utah	UT	41,136	.0			41,136
46.	Vermont	VT	2,605	.0			2,605
47.	Virginia	VA	695,068	.0			695,068
48.	Washington	WA	176,701	.0			176,701
49.	West Virginia	WV	3,162,170	.0			3,162,170
50.	Wisconsin	WI	1,619,706	.0			1,619,706
51.	Wyoming	WY	9,080	.0			9,080
52.	American Samoa	AS	0	.0			0
53.	Guam	GU	1,097	.0			1,097
54.	Puerto Rico	PR	8,225	.0			8,225
55.	U.S. Virgin Islands	VI	1,189	.0			1,189
56.	Northern Mariana Islands	MP	0	.0			0
57.	Canada	CAN	14	.0			14
58.	Aggregate Other Alien	OT	68,877	.0			68,877
59.	Total		165,627,689	3,449	326	0	165,631,464

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0836	Western-Southern Group	.00000	47-3228849				1373 Lex Road Investor Holdings, LLC	.KY.	NIA.	WS Real Estate Holdings LLC	Ownership.....	98.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000					2014 San Antonio Trust Agreement	.OH.	NIA.	The Western & Southern Life Insurance Co	Ownership.....	100.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000					2017 Houston Trust Agreement	.OH.	NIA.	The Western & Southern Life Insurance Co	Ownership.....	100.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	45-5458388				2758 South Main SPE, LLC	.NC.	NIA.	WS Real Estate Holdings LLC	Ownership.....	100.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	81-3013986				309 Holdings, LLC	.OH.	NIA.	The Western & Southern Life Insurance Co	Ownership.....	1.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	81-3013986				309 Holdings, LLC	.OH.	NIA.	WS Real Estate Holdings LLC	Ownership.....	48.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	27-1594103				506 Phelps Holdings, LLC	.OH.	NIA.	WS Real Estate Holdings LLC	Ownership.....	98.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	84-4351262				Alta Preston Residences, LLC	.TX.	NIA.	WS Real Estate Holdings LLC	Ownership.....	98.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	47-1046102				Apex Housing Investor Holdings, LLC	.KY.	NIA.	WS Real Estate Holdings LLC	Ownership.....	98.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	82-1476704				Aravada Kipling Housing Holdings, LLC	.CO.	NIA.	WS Real Estate Holdings LLC	Ownership.....	98.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	83-3057118				Beardsley Inv. Holdings,LLC	.AZ.	NIA.	WSLR Holdings LLC	Ownership.....	98.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	45-5439068				Belle Housing Investor Holdings, Inc.	.NC.	NIA.	WS Real Estate Holdings LLC	Ownership.....	98.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	82-0887717				BP Summerville Investor Holdings, LLC	.SC.	NIA.	WS Real Estate Holdings LLC	Ownership.....	98.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	45-5458332				BY Apartment Investor Holding, LLC	.MD.	NIA.	WS Real Estate Holdings LLC	Ownership.....	98.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	35-2431972				Canal Senate Apartments LLC	.IN.	NIA.	WS Real Estate Holdings LLC	Ownership.....	100.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	82-0894869				Cape Barnstable Investor Holdings,LLC	.MA.	NIA.	WS Real Estate Holdings LLC	Ownership.....	98.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	20-8819502				Carmel Holdings, LLC	.IN.	NIA.	WS Real Estate Holdings LLC	Ownership.....	98.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	20-5862349				Carmel Hotel, LLC	.IN.	NIA.	Carmel Holdings, LLC	Ownership.....	36.260	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	31-1449186				Carthage Senior Housing Ltd	.OH.	NIA.	WS Real Estate Holdings LLC	Ownership.....	98.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	82-4579654				Cedar Park Senior Inv. Holdings, LLC	.TX.	NIA.	WSLR Holdings LLC	Ownership.....	100.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	83-2482456				Cenizo Apts Inv. Holdings, LLC	.TX.	NIA.	WS Real Estate Holdings LLC	Ownership.....	98.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	75-2808126				Centreport Partners LP	.TX.	NIA.	The Western & Southern Life Insurance Co	Ownership.....	25.250	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	83-4249257				Charlotte Park Investor Holdings, LLC	.NC.	NIA.	WSLR Holdings LLC	Ownership.....	98.000	Western & Southern Mutual Holding Co	.....N	
							Chattanooga Southside Housing Investor Holdings, LLC	.TN.	NIA.	WS Real Estate Holdings LLC	Ownership.....	98.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	81-2810787				Chestnut Healthcare Partners, LP	.TN.	NIA.	The Western & Southern Life Insurance Co	Ownership.....	21.350	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	23-1691523				Cincinnati Analyst Inc	.OH.	DS.	Columbus Life Insurance Co	Ownership.....	100.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	83-3238622				Cincinnati CBD Holdings, LLC	.OH.	NIA.	WS Real Estate Holdings LLC	Ownership.....	100.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	61-1454115				Cincinnati New Markets Fund LLC	.OH.	NIA.	The Western & Southern Life Insurance Co	Ownership.....	14.660	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	20-0434449				Cleveland East Hotel LLC	.OH.	NIA.	WS CEH LLC	Ownership.....	37.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.99937	31-1191427				Columbus Life Insurance Co	.OH.	DS.	The Western & Southern Life Insurance Co	Ownership.....	100.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	85-1998953				Courtland Apartments,LLC	.GA.	NIA.	WS Real Estate Holdings LLC	Ownership.....	98.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	81-3364944				Cove Housing Investor Holdings, LLC	.OR.	NIA.	WS Real Estate Holdings LLC	Ownership.....	98.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	84-2300932				Covington Apt. Holdings, LLC	.AZ.	NIA.	WS Real Estate Holdings LLC	Ownership.....	98.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	46-5593932				Crabtree Common Apt. Invesotr Holdings, LLC	.NC.	NIA.	WS Real Estate Holdings LLC	Ownership.....	98.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	45-2524597				Cranberry NP Hotel Company LLC	.PA.	NIA.	NP Cranberry Hotel Holdings, LLC	Ownership.....	72.520	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	47-3929236				Crossings Apt. Holdings	.UT.	NIA.	WS Real Estate Holdings LLC	Ownership.....	98.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	46-3421289				Dallas City Investor Holdings, LLC	.TX.	NIA.	WS Real Estate Holdings LLC	Ownership.....	98.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	20-2681473				Day Hill Road Land LLC	.CT.	NIA.	WS Real Estate Holdings LLC	Ownership.....	74.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	31-1498142				Dublin Hotel LLC	.OH.	NIA.	The Western & Southern Life Insurance Co	Ownership.....	25.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	47-3945554				Dunvale Investor Holdings, LLC	.TX.	NIA.	WS Real Estate Holdings LLC	Ownership.....	98.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	81-1290497				Eagle Realty Capital Partners, LLC	.OH.	NIA.	Eagle Realty Group, LLC	Ownership.....	100.000	Western & Southern Mutual Holding Co	.....N	
							Western & Southern Investment Holdings LLC								
.0836	Western-Southern Group	.00000	31-1779165				Eagle Realty Group, LLC	.OH.	DS.		Ownership.....	100.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	31-1779151				Eagle Realty Investments, Inc	.OH.	DS.	Eagle Realty Group, LLC	Ownership.....	100.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	82-1940957				Eagle Rose Apt. Holdings,LLC	.NY.	NIA.	The Western & Southern Life Insurance Co	Ownership.....	2.500	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	47-1596551				East Denver Investor Holdings, LLC	.CO.	NIA.	WS Real Estate Holdings LLC	Ownership.....	98.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	46-1383159				Emerging Markets LLC	.OH.	NIA.	Integrity Life Insurance Co	Ownership.....	33.350	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	46-1383159				Emerging Markets LLC	.OH.	NIA.	National Integrity Life Insurance Co	Ownership.....	16.880	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	46-1383159				Emerging Markets LLC	.OH.	NIA.	The Lafayette Life Insurance Co	Ownership.....	26.220	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	46-1383159				Emerging Markets LLC	.OH.	NIA.	Western-Southern Life Assurance Co	Ownership.....	22.980	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	45-5350091				Flat Apts. Investor Holdings, LLC	.IN.	NIA.	WS Real Estate Holdings LLC	Ownership.....	98.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	82-3668056				Flats Springhurst Inv Holdings, LLC	.KY.	NIA.	WS Real Estate Holdings LLC	Ownership.....	98.000	Western & Southern Mutual Holding Co	.....N	
.0836	Western-Southern Group	.00000	82-1492952				Forsythe Halcyon AA Inv. Holdings, LLC	.MA.	NIA.	WS Real Estate Holdings LLC	Ownership.....	98.000	Western & Southern Mutual Holding Co	.....N	

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
0836	Western-Southern Group	00000	45-0571051				Fort Washington Active Fixed Fund	OH	NIA	The Western & Southern Life Insurance Co	Ownership	43.360	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	52-2206044				Fort Washington Capital Partners, LLC	OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	N	
0837	Western-Southern Group	00003	31-1727947				Fort Washington Flexible Income LLC	OH	NIA	Integrity Life Insurance Co	Ownership	21.570	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00001	31-1727947				Fort Washington Flexible Income LLC	OH	NIA	The Western & Southern Life Insurance Co	Ownership	10.790	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00002	31-1727947				Fort Washington Flexible Income LLC	OH	NIA	Western & Southern Financial Group, Inc.	Ownership	28.130	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	47-3243974				Fort Washington Global Alpha Domestic Fund LP	OH	NIA	Western & Southern Financial Group, Inc.	Ownership	99.990	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	98-1227949				Fort Washington Global Alpha Master Fund LP	OH	NIA	Fort Washington Global Alpha Domestic Fund LP	Ownership	99.470	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	31-1702203				Fort Washington High Yield Invt LLC	OH	NIA	Columbus Life Insurance Co	Ownership	25.370	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	31-1702203				Fort Washington High Yield Invt LLC	OH	NIA	Integrity Life Insurance Co	Ownership	4.820	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	31-1702203				Fort Washington High Yield Invt LLC	OH	NIA	National Integrity Life Insurance Co	Ownership	4.820	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	31-1702203				Fort Washington High Yield Invt LLC	OH	NIA	The Western & Southern Life Insurance Co	Ownership	2.250	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	31-1702203				Fort Washington High Yield Invt LLC	OH	NIA	Western-Southern Life Assurance Co	Ownership	32.600	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	27-0116330				Fort Washington High Yield Invt LLC II	OH	NIA	The Western & Southern Life Insurance Co	Ownership	24.630	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	31-1301863				Fort Washington Investment Advisors, Inc.	OH	DS	Western & Southern Investment Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	52-2206041				Fort Washington PE Invest II LP	OH	NIA	Fort Washington Capital Partners, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	52-2206041				Fort Washington PE Invest II LP	OH	NIA	The Western & Southern Life Insurance Co	Ownership	99.500	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	31-1727947				Fort Washington PE Invest III LP	OH	NIA	Fort Washington Capital Partners, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	31-1727947				Fort Washington PE Invest III LP	OH	NIA	The Western & Southern Life Insurance Co	Ownership	99.500	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	16-1648796				Fort Washington PE Invest IV LP	OH	NIA	Fort Washington Capital Partners, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	16-1648796				Fort Washington PE Invest IV LP	OH	NIA	The Western & Southern Life Insurance Co	Ownership	38.320	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	81-1710716				Fort Washington PE Invest IX	OH	NIA	FIWPEI IX GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	81-1710716				Fort Washington PE Invest IX	OH	NIA	The Western & Southern Life Insurance Co	Ownership	9.180	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	81-1722824				Fort Washington PE Invest IX-B	OH	NIA	FIWPEI IX GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	81-1722824				Fort Washington PE Invest IX-B	OH	NIA	The Western & Southern Life Insurance Co	Ownership	99.500	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	81-1997777				Fort Washington PE Invest IX-K	OH	NIA	FIWPEI IX GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	20-4568842				Fort Washington PE Invest V LP	OH	NIA	FIWPEI V GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	20-4568842				Fort Washington PE Invest V LP	OH	NIA	The Western & Southern Life Insurance Co	Ownership	45.790	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	26-1073680				Fort Washington PE Invest VI LP	OH	NIA	FIWPEI VI GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	26-1073680				Fort Washington PE Invest VI LP	OH	NIA	The Western & Southern Life Insurance Co	Ownership	35.470	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	27-1321348				Fort Washington PE Invest VII LP	OH	NIA	FIWPEI VII GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	27-1321348				Fort Washington PE Invest VII LP	OH	NIA	The Western & Southern Life Insurance Co	Ownership	30.990	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	35-2485044				Fort Washington PE Invest VIII	OH	NIA	FIWPEI VIII GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	35-2485044				Fort Washington PE Invest VIII	OH	NIA	The Western & Southern Life Insurance Co	Ownership	4.150	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	32-0418436				Fort Washington PE Invest VIII-B	OH	NIA	FIWPEI VIII GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	32-0418436				Fort Washington PE Invest VIII-B	OH	NIA	The Western & Southern Life Insurance Co	Ownership	99.500	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	83-1005851				Fort Washington PE Invest X	OH	NIA	FIWPEI X GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	83-1023433				Fort Washington PE Invest X-B	OH	NIA	FIWPEI X GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	83-1023433				Fort Washington PE Invest X-B	OH	NIA	The Western & Southern Life Insurance Co	Ownership	99.500	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	83-1036934				Fort Washington PE Invest X-S	OH	NIA	FIWPEI X GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	20-5398098				Fort Washington PE Investors V-B, L.P.	OH	NIA	Fort Washington PE Invest V LP	Ownership	87.620	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	20-5398098				Fort Washington PE Investors V-B, L.P.	OH	NIA	FIWPEI V GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	20-5398156				Fort Washington PE Investors V-VC, L.P.	OH	NIA	Fort Washington PE Invest V LP	Ownership	89.590	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	20-5398156				Fort Washington PE Investors V-VC, L.P.	OH	NIA	FIWPEI V GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	OH	NIA	Fort Washington PE Invest V LP	Ownership	6.700	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	OH	NIA	Fort Washington PE Invest VI LP	Ownership	9.840	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	OH	NIA	Fort Washington PE Invest VII LP	Ownership	5.410	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	OH	NIA	FIWPEO II GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	OH	NIA	The Western & Southern Life Insurance Co	Ownership	15.170	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	90-0989164				Fort Washington PE Opp Fund III, L.P.	OH	NIA	Fort Washington PE Invest VII LP	Ownership	3.750	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	90-0989164				Fort Washington PE Opp Fund III, L.P.	OH	NIA	Fort Washington PE Invest VIII LP	Ownership	3.180	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	90-0989164				Fort Washington PE Opp Fund III, L.P.	OH	NIA	FIWPEO III GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	N	

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0836	Western-Southern Group	.00000	90-0989164				Fort Washington PE Opp Fund III, L.P.	.OH	NIA	The Western & Southern Life Insurance Co	Ownership	6.390	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	37-1736757				Fort Washington PE Opp Fund III-B, L.P.	.OH	NIA	FWPEO III GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	37-1736757				Fort Washington PE Opp Fund III-B, L.P.	.OH	NIA	The Western & Southern Life Insurance Co	Ownership	99.500	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	85-1483379				Fort Washington PE Opp Fund IV, L.P.	.OH	NIA	FWPEO IV GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	85-1503656				Fort Washington PE Opp Fund IV-B, L.P.	.OH	NIA	FWPEO IV GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	85-1503656				Fort Washington PE Opp Fund IV-B, L.P.	.OH	NIA	The Western & Southern Life Insurance Co	Ownership	99.500	Western & Southern Mutual Holding Co	.N	
.0837	Western-Southern Group	.00001	85-1521520				Fort Washington PE Opp Fund IV-K, L.P.	.OH	NIA	FWPEO IV GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-1922641				Frontage Lodge Investor Holdings, LLC	.CO	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-1698272				FWPEI IX GP, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-4844372				FWPEI V GP, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-1073669				FWPEI VI GP, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	27-1321253				FWPEI VII GP, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-3584733				FWPEI VIII GP, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	83-0980611				FWPEI X GP, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3806561				FWPEO II GP, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-2895522				FWPEO III GP, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-4083280				Gallatin Investor Holdings, LLC	.TN	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-3507078				Galleria Investor Holdings, LLC	.TX	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-1553878				Galveston Summerbrooke Apts LLC	.TX	NIA	Summerbrooke Holdings LLC	Ownership	52.920	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	43-2081325				Gerber Life Agency, LLC	.OH	.DS	The Western & Southern Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.70939	13-2611847				Gerber Life Insurance Company	.NY	.DS	The Western & Southern Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-2646906				Golf Countryside Investor Holdings, LLC	.FL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-1670352				Golf Sabal Inv. Holdings, LLC	.FL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	82-2495007				Grand Dunes Senior Holdings, LLC	.NC	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-3457194				GS Multifamily Galleria LLC	.TX	NIA	Galleria Investor Holdings, LLC	Ownership	57.820	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3525111				GS Yorktown Apt LP	.TX	NIA	YT Crossing Holdings, LLC	Ownership	57.820	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3108420				Hearthview Prairie Lake Apts LLC	.IN	NIA	Prairie Lakes Holdings, LLC	Ownership	62.720	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1328371				IFS Financial Services, Inc	.OH	.DS	Western-Southern Life Assurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.74780	86-0214103				Integrity Life Insurance Co	.OH	.DS	The Western & Southern Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	34-1826874				IR Mall Associates LTD	.FL	NIA	The Western & Southern Life Insurance Co	Ownership	49.500	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-2358660				Jacksonville Salisbury Apt Holdings, LLC	.FL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	85-3569568				Jomax Holdings, LLC	.FL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	83-1797000				Keller Hicks Inv. Holdings, LLC	.TX	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-4171986				Kissimmee Investor Holdings, LLC	.FL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-4737222				LaCenterra Apts. Investor Holdings, LLC	.TX	NIA	The Western & Southern Life Insurance Co	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1705445				LaFrateria Holdings, LLC	.TX	NIA	WS Real Estate Holdings LLC	Ownership	74.250	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	83-3004899				Lennox Zionsville Inv. Holdings, LLC	.IN	NIA	WSLR Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	27-2330466				Leroy Glen Investment LLC	.OH	NIA	The Western & Southern Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-3380015				Linthicum Investor Holdings, LLC	.MD	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	35-2123483				LLIA, Inc.	.OH	NIA	The Lafayette Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	82-3826695				Lorraine Senior Inv. Holdings, LLC	.FL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-2577517				Lytle Park Inn, LLC	.OH	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-3966673				Main Hospitality Holdings	.OH	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	83-4582162				Manchester Semmes Oz Fund, LLC	.VA	NIA	WSLR Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-0732275				MC Investor Holdings, LLC	.AZ	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	82-1905557				Mercer Crossing Inv. Holdings, LLC	.TX	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-0743431				Midtown Park Inv. holdings, LLC	.TX	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-5439036				Miller Creek Investor Holdings, LLC	.TN	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	83-1815218				Monteresso Housing Inv. Holdings, LLC	.FL	NIA	WSLR Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	84-2984546				Nashville Hotel JV LLC	.TN	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.75264	16-0958252				National Integrity Life Insurance Co	.NY	.DS	Integrity Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-5030427				NE Emerson Edgewood, LLC	.IN	NIA	The Lafayette Life Insurance Co	Ownership	60.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	27-1024113				North Braeswood Meritage Holdings LLC	.OH	NIA	Western-Southern Life Assurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	02-0593144				North Pittsburg Hotel LLC	.PA	NIA	WSALD NPH LLC	Ownership	37.000	Western & Southern Mutual Holding Co	.N	

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0836	Western-Southern Group	.00000	31-1427318				Northeast Cincinnati Hotel LLC	.OH	NIA	The Western & Southern Life Insurance Co	Ownership	25.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-2914674				NP Cranberry Hotel Holdings, LLC	.PA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-5765100				Olathe Apt. Investor Holdings, LLC	.KS	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-1122741				One Kennedy Housing Investor Holdings, LLC	.CT	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1338187				OTR Housing Associates LP	.OH	NIA	The Western & Southern Life Insurance Co	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-1553387				Overland Apartments Investor Holdings, LLC	.KS	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	85-2026987				Park Boulevard Holdings, LLC	.FL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-2515872				Patterson at First Investor Holdings, LLC	.OH	NIA	Integrity Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-4322006				PCE LP	.GA	NIA	The Western & Southern Life Insurance Co	Ownership	41.900	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-4322006				PCE LP	.GA	NIA	Western-Southern Life Assurance Co	Ownership	22.340	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-3394236				Perimeter TC Investor Holdings	.GA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-1659568				Pleasanton Hotel Investor Holdings,LLC	.CA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3167828				Prairie Lakes Holdings, LLC	.IN	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	84-2464002				Prairie Path Apts. Inv. Holdings, LLC	.IL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	41-3147951				Pretium Residential Real Estate Fund II, LP	.NY	NIA	The Western & Southern Life Insurance Co	Ownership	2.500	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	82-1507720				Price Willis Lodging Holdings, LLC	.SC	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	34-1998937				Queen City Square LLC	.OH	NIA	The Western & Southern Life Insurance Co	Ownership	99.750	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	52-2096076				Race Street Dev Ltd	.OH	NIA	WS Real Estate Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-4725907				Railroad Parkside Investor Holdings, LLC	.AL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	84-3614873				Raleigh Hotel Holding Co., LLC	.NC	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	84-3851930				Rancho Presidio Land Partners,LLC	.CA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	27-4266774				Randolph Tower Affordable Inv Fund LLC	.IL	NIA	The Western & Southern Life Insurance Co	Ownership	99.990	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	82-2188516				Revel Investor Holdings, LLC	.CO	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	80-0246040				Ridgegate Commonwealth Apts LLC	.CO	NIA	Ridgegate Holdings, LLC	Ownership	52.920	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3526448				Ridgegate Holdings, LLC	.CO	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	83-0812652				River Hollow Investor Holdings, LLC	.TX	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-1286981				Russell Bay Investor Holdings, LLC	.NV	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-2260159				San Tan Investor Holdings, LLC	.AZ	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-1617717				Settlers Ridge Robinson Investor Holdings, LLC	.PA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	27-3564950				Seventh & Culvert Garage LLC	.OH	NIA	WS Real Estate Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-1554676				Shelbourne Campus Properties LLC	.KY	NIA	Shelbourne Holdings, LLC	Ownership	52.920	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-1944856				Shelbourne Holdings, LLC	.KY	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-4354663				Siena Investor Holding, LLC	.TX	NIA	WS Real Estate Holdings LLC	Ownership	69.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	83-2295656				Sixth and Saratoga NW, LLC	.KY	NIA	WS Real Estate Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-2930953				Skye Apts Investor Holdings, LLC	.MN	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	61-1328558				Skyport Hotel LLC	.KY	NIA	The Western & Southern Life Insurance Co	Ownership	25.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-1553152				Sonterra Legacy Investor Holding, LLC	.OH	NIA	2014 San Antonio Trust Agreement	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	83-2948287				South Kirkman Apt. Holdings, LLC	.FL	NIA	WSLR Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-2306231				Southside Tunnel Apts. Investor Holdings, LLC	.PA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-2922655				SP Charlotte Apts. Investor Holdings, LLC	.NC	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-1827381				Stony Investor Holdings,LLC	.VA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-3538359				Stout Metro Housing Holdings LLC	.IN	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-2348581				Summerbrooke Holdings LLC	.TX	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-4291356				Sundance Lafrontera Holdings LLC	.TX	NIA	The Western & Southern Life Insurance Co	Ownership	62.720	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	83-2672383				Tamiami Senior Inv. Holdings,LLC	.FL	NIA	WSLR Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.65242	35-0457540				The Lafayette Life Insurance Co	.OH	.IA	Western & Southern Financial Group, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.70483	31-0487145				The Western & Southern Life Insurance Co	.OH	.RE	Western & Southern Financial Group, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	83-2399724				Three Choopt AA Inv. Holdings, LLC	.VA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	83-3418626				Timacuan Apt. Holdings,LLC	.FL	NIA	WSLR Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1394672				Touchstone Advisors, Inc.	.OH	.DS	IFS Financial Services, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-6046379				Touchstone Securities, Inc.	.NE	.DS	IFS Financial Services, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-5098714				Trevi Apartment Holdings, LLC	.AZ	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0836	Western-Southern Group	.00000	20-5542652				Tri-State Fund II Growth LP	.OH	NIA	The Western & Southern Life Insurance Co	Ownership	29.840	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-5542652				Tri-State Fund II Growth LP	.OH	NIA	Tri-State Ventures II, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1788429				Tri-State Growth Captial Fund LP	.OH	NIA	The Western & Southern Life Insurance Co	Ownership	12.500	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1788429				Tri-State Growth Captial Fund LP	.OH	NIA	Tri-State Ventures, LLC	Ownership	0.630	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-5542563				Tri-State Ventures II, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1788428				Tri-State Ventures, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	84-2230033				TXFL NNN Office Inv. Holdings,LLC	.OH	NIA	Integrity Life Insurance Co	Ownership	14.810	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	84-2230033				TXFL NNN Office Inv. Holdings,LLC	.OH	NIA	National Integrity Life Insurance Co	Ownership	14.810	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	84-2230033				TXFL NNN Office Inv. Holdings,LLC	.OH	NIA	The Lafayette Life Insurance Co	Ownership	29.630	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	84-2230033				TXFL NNN Office Inv. Holdings,LLC	.OH	NIA	Western-Southern Life Assurance Co	Ownership	40.740	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1653922				Union Centre Hotel LLC	.OH	NIA	The Western & Southern Life Insurance Co	Ownership	25.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	83-2679115				University Shades Inv. Holdings,LLC	.FL	NIA	WSLR Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-4132070				Vernazza Housing Investor Holdings,LLC	.FL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	82-2226959				View High Apts Investor Holdings, LLC	.MO	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	36-4107014				Vinings Trace	.OH	NIA	WS Real Estate Holdings LLC	Ownership	99.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	72-1388989				Vulcan Hotel LLC	.AL	NIA	The Western & Southern Life Insurance Co	Ownership	25.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	82-1665321				W Apt. Investor Holdings, LLC	.NC	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-0846576				W&S Brokerage Services, Inc.	.OH	DS	Western-Southern Life Assurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	.Y	
.0836	Western-Southern Group	.00000	31-1334221				W&S Financial Group Distributors, Inc.	.OH	DS	Western-Southern Life Assurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	83-1744878				Warm Springs Apt. Holdings, LLC	.NV	NIA	WSLR Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1413821				Western & Southern Agency, Inc.	.OH	DS	The Western & Southern Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1732404				Western & Southern Financial Group, Inc.	.OH	UDP	Western & Southern Mutual Holding Co	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	06-1804434				Western & Southern Investment Holdings LLC	.OH	DS	The Western & Southern Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1732405				Western & Southern Mutual Holding Co	.OH	UIP	Western & Southern Mutual Holding Co	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.92622	31-1000236				Western-Southern Life Assurance Co	.OH	DS	The Western & Southern Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1732344				Windsor Hotel LLC	.CT	NIA	The Western & Southern Life Insurance Co	Ownership	25.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-4930979				WL Apartments Holdings, LLC	.OH	NIA	2017 Houston Trust Agreement	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1317879				Wright Exec Hotel LTD Partners	.OH	NIA	The Western & Southern Life Insurance Co	Ownership	60.490	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	61-1182451				WS Airport Exchange GP LLC	.KY	NIA	WS Real Estate Holdings LLC	Ownership	74.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-2820067				WS CEH LLC	.OH	NIA	WS Real Estate Holdings LLC	Ownership	50.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1303229				WS Country Place GP LLC	.GA	NIA	WS Real Estate Holdings LLC	Ownership	90.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	61-0998084				WS Lookout JV LLC	.KY	NIA	The Western & Southern Life Insurance Co	Ownership	50.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	06-1804432				WS Real Estate Holdings LLC	.OH	DS	The Western & Southern Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-1515960				WSA Commons LLC	.GA	NIA	The Western & Southern Life Insurance Co	Ownership	50.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	33-1058916				WSALD NPH LLC	.PA	NIA	WS Real Estate Holdings LLC	Ownership	50.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-0360272				WSL Partners LP	.OH	NIA	Fort Washington Capital Partners, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-0360272				WSL Partners LP	.OH	NIA	The Western & Southern Life Insurance Co	Ownership	95.500	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-8843748				WSLR Birmingham	.AL	NIA	WSLR Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-8843635				WSLR Cinti LLC	.OH	NIA	WSLR Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-8843645				WSLR Columbus LLC	.OH	NIA	WSLR Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-8843653				WSLR Dallas LLC	.TX	NIA	WSLR Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-8843767				WSLR Hartford LLC	.CT	NIA	WSLR Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-8843577				WSLR Holdings LLC	.OH	DS	The Western & Southern Life Insurance Co	Ownership	24.490	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-8843962				WSLR Skyport LLC	.KY	NIA	WSLR Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-8843814				WSLR Union LLC	.OH	NIA	WSLR Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3526711				YT Crossing Holdings, LLC	.TX	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.N	

Asterisk	Explanation

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
00000	31-1732405	Western & Southern Mutual Holding Company										
			1,500,000				203,409				1,703,409	
00000	31-1732404	Western & Southern Financial Group, Inc.	(1,500,000)	(45,000,000)			(3,112,891)				(49,612,891)	
65242	35-0457540	The Lafayette Life Insurance Company					(27,428,138)				(27,428,138)	846,045
00000	35-2123483	LLIA, Inc.					(16,892)				(16,892)	
70483	31-0487145	The Western & Southern Life Insurance Company	40,000,000	(5,000,000)			396,575,311				431,575,311	477,267,674
92622	31-1000236	Western-Southern Life Assurance Company	30,000,000	(2,400,000)			(150,259,199)				(122,659,199)	
99937	31-1191427	Columbus Life Insurance Company		50,000,000			(24,743,243)				25,256,757	(478,113,719)
70939	13-2611847	Gerber Life Insurance Company					(52,638,386)				(52,638,386)	
74780	86-0214103	Integrity Life Insurance Company					(56,792,682)				(56,792,682)	
75264	16-0958252	National Integrity Life Insurance Company										
							(25,298,308)				(25,298,308)	
00000	47-6046379	Touchstone Securities, Inc.					(970,431)				(970,431)	
00000	31-1328371	IFS Financial Services, Inc.	(30,000,000)				(76,720)				(30,076,720)	
00000	31-0846576	W&S Brokerage Services, Inc.		2,400,000			(2,560,021)				(160,021)	
00000	31-1394672	Touchstone Advisors, Inc.					(16,390,577)				(16,390,577)	
00000	43-2081325	Gerber Life Agency, LLC					(1,325,563)				(1,325,563)	
00000	31-1018957	Eagle Realty Group, LLC					(9,004,940)				(9,004,940)	
00000	31-1301863	Fort Washington Investment Advisors, Inc.										
							(25,781,962)				(25,781,962)	
00000	31-1334221	W&S Financial Group Distributors, Inc.					(4,159)				(4,159)	
00000	06-1804434	Western & Southern Investment Holdings, LLC	(40,000,000)								(40,000,000)	
00000	84-3195821	Westad Leasing LLC					(374,608)				(374,608)	
00000	34-1998937	Queen City Square LLC									0	
9999999	Control Totals		0	0	0	0	0	0	XXX	0	0	0

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

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

MARCH FILING	
12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) ...	NO
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
15. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
16. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
17. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	NO
18. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
22. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
23. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
24. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
25. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	NO
26. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	NO

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

27.	Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
28.	Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?	NO
29.	Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	
30.	Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	
31.	Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	
32.	Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	
33.	Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
34.	Will the Worker's Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies)	NO
35.	Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	YES
36.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
37.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
38.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
39.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
40.	Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1?	YES

APRIL FILING

41.	Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1?	YES
42.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
43.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) ...	NO
44.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	YES
45.	Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	NO
46.	Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	NO
47.	Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30?	NO
48.	Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
49.	Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1?	NO
50.	Will the confidential Executive Summary of the PBR Actuarial Report be filed with the state of domicile by April 1?	YES
51.	Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1?	YES
52.	Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile by April 1?	NO

AUGUST FILING

53. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? YES

Explanations:


12.
13.
14.
17.
18.
19.
20.
21.
22.
23.
24.
25.
26.
27.
28.
33.
34.
36.
37.
38.
39.
42.
43.
45.
46.
47.
49.
52.

Bar Codes:

12.	SIS Stockholder Information Supplement [Document Identifier 420]	 7 0 4 8 3 2 0 2 0 4 2 0 0 0 0 0 0 0
13.	Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]	 7 0 4 8 3 2 0 2 0 3 6 0 0 0 0 0 0 0
14.	Trusted Surplus Statement [Document Identifier 490]	 7 0 4 8 3 2 0 2 0 4 9 0 0 0 0 0 0 0
17.	Actuarial Opinion on X-Factors [Document Identifier 442]	 7 0 4 8 3 2 0 2 0 4 4 2 0 0 0 0 0 0
18.	Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]	 7 0 4 8 3 2 0 2 0 4 4 3 0 0 0 0 0 0
19.	Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]	 7 0 4 8 3 2 0 2 0 4 4 4 0 0 0 0 0 0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

20.	Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]	 <div>704832020445000000</div>
21.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]	 <div>704832020446000000</div>
22.	Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]	 <div>704832020447000000</div>
23.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]	 <div>704832020448000000</div>
24.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 <div>704832020449000000</div>
25.	C-3 RBC Certifications Required Under C-3 Phase I [Document Identifier 450]	 <div>704832020450000000</div>
26.	C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]	 <div>704832020451000000</div>
27.	Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	 <div>704832020452000000</div>
28.	Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	 <div>704832020453000000</div>
33.	Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]	 <div>704832020454000000</div>
34.	Workers' Compensation Carve-Out Supplement [Document Identifier 495]	 <div>704832020495000000</div>
36.	Medicare Part D Coverage Supplement [Document Identifier 365]	 <div>704832020365000000</div>
37.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 <div>704832020224000000</div>
38.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 <div>704832020225000000</div>
39.	Relief from the Requirements for Audit Committees [Document Identifier 226]	 <div>704832020226000000</div>
42.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	 <div>704832020306000000</div>
43.	Credit Insurance Experience Exhibit [Document Identifier 230]	 <div>704832020230000000</div>
45.	Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	 <div>704832020216000000</div>
46.	Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	 <div>704832020217000000</div>
47.	Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	 <div>704832020435000000</div>
49.	Variable Annuities Supplement [Document Identifier 286]	 <div>704832020286000000</div>
52.	Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]	 <div>704832020459000000</div>

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Liabilities Line 25

		1	2
		Current Year	Prior Year
2504.	Interest on contract and policy funds	121,865	70,190
2597.	Summary of remaining write-ins for Line 25 from overflow page	121,865	70,190

Additional Write-ins for Summary of Operations Line 27

		1	2
		Current Year	Prior Year
2704.	Miscellaneous Expense	(1,812,015)	1,460,068
2705.	Securities lending interest expense	385,228	1,060,830
2706.	Reserve adjustment on reinsurance assumed – Lafayette	(86,685)	(103,368)
2797.	Summary of remaining write-ins for Line 27 from overflow page	(1,513,472)	2,417,530

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

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

		1	2	3	4	5	6	7	8	9
		Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
2704.	Miscellaneous Expense	(1,812,015)							(1,812,015)	
2705.	Securities lending interest expense	385,228							385,228	
2706.	Reserve adjustment on reinsurance assumed - Lafayette	(86,685)	(86,685)							
2797.	Summary of remaining write-ins for Line 27 from overflow page	(1,513,472)	(86,685)	0	0	0	0	0	(1,426,787)	0

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

		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
2704.	Miscellaneous Expense	0											
2705.	Securities lending interest expense	0											
2706.	Reserve adjustment on reinsurance assumed - Lafayette	(86,685)		(86,685)									
2797.	Summary of remaining write-ins for Line 27 from overflow page	(86,685)	0	(86,685)	0	0	0	0	0	0	0	0	0

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

		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
2704.	Miscellaneous Expense	0								
2705.	Securities lending interest expense	0								
2706.	Reserve adjustment on reinsurance assumed - Lafayette	0								
2797.	Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0

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

		1	Deferred				6	7
			2	3	4	5		
		Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
2704.	Miscellaneous Expense	0						
2705.	Securities lending interest expense	0						
2706.	Reserve adjustment on reinsurance assumed - Lafayette	0						
2797.	Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0

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

		1	Deferred				6	7
			2	3	4	5		
		Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
2704.	Miscellaneous Expense	0						
2705.	Securities lending interest expense	0						
2706.	Reserve adjustment on reinsurance assumed - Lafayette	0						
2797.	Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Analysis of Operations - Accident and Health Line 27

	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										
2704. Miscellaneous Expense	0												
2705. Securities lending interest expense	0												
2706. Reserve adjustment on reinsurance assumed - Lafayette	0												
2797. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0



SUPPLEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

VM-20 RESERVES SUPPLEMENT – PART 1A

Life Insurance Reserves Valued According to VM-20 by Product Type
For The Year Ended December 31, 2020
(To Be Filed by March 1)

NAIC Group Code 0836

NAIC Company Code 70483

	Prior Year	Current Year	
	1 Reported Reserve	2 Reported Reserve	3 Due and Deferred Premium Asset
1. Post-Reinsurance-Ceded Reserve			
1.1. Term Life Insurance.....	0	33,244	615
1.2. Universal Life With Secondary Guarantee	0		
1.3. Non-Participating Whole Life	0	1,839,784	84,280
1.4. Participating Whole Life	0	2,298,885	85,035
1.5. Universal Life Without Secondary Guarantee	0		
1.6. Variable Universal Life Without Secondary Guarantee	0		
1.7. Variable Life Without Secondary Guarantee	0		
1.8. Indexed Life Without Secondary Guarantee	0		
1.9. Aggregate Write-Ins for Other Products	0	0	0
2. Total Post-Reinsurance-Ceded Reserve (Sum of Lines 1.1 through 1.9)	0	4,171,913	XXX
3. Pre-Reinsurance-Ceded Reserve			
3.1. Term Life Insurance.....	0	33,244	615
3.2. Universal Life With Secondary Guarantee	0		
3.3. Non-Participating Whole Life	0	1,860,988	84,514
3.4. Participating Whole Life	0	2,336,619	86,718
3.5. Universal Life Without Secondary Guarantee	0		
3.6. Variable Universal Life Without Secondary Guarantee	0		
3.7. Variable Life Without Secondary Guarantee	0		
3.8. Indexed Life Without Secondary Guarantee	0		
3.9. Aggregate Write-Ins for Other Products	0	0	0
4. Total Pre-Reinsurance-Ceded Reserve (Sum of Lines 3.1 through 3.9)	0	4,230,851	XXX
5. Total Reserves Ceded (Line 4 minus Line 2)	0	58,938	XXX
DETAILS OF WRITE-INS			
1.901.			
1.902.			
1.903.			
1.998. Summary of remaining write-ins for Line 1.9 from overflow page	0	0	0
1.999. Totals (Lines 1.901 thru 1.903 plus 1.998) (Line 1.9 above)	0	0	0
3.901.			
3.902.			
3.903.			
3.998. Summary of remaining write-ins for Line 3.9 from overflow page	0	0	0
3.999. Totals (Lines 3.901 thru 3.903 plus 3.998) (Line 3.9 above)	0	0	0

SUPPLEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

VM-20 RESERVES SUPPLEMENT – PART 1B

Life Insurance Reserves Valued According to VM-20 by Product Type
For The Year Ended December 31, 2020
(To Be Filed by March 1)
(\$000 Omitted for Face Amounts)

[illegible]

456-2

SUPPLEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

VM-20 RESERVES SUPPLEMENT – PART 2

Life PBR Exemption
For The Year Ended December 31, 2020
(To Be Filed by March 1)

Life PBR Exemption as defined in the NAIC adopted Valuation Manual (VM)	
1. Has the company filed and been granted a Life PBR Exemption from the reserve requirements of VM-20 of the Valuation Manual by their state of domicile?	Yes [] No [X]
2. If the response to Question 1 is "Yes", then check the source of the granted "Life PBR Exemption" definition? (Check either 2.1, 2.2 or 2.3)	
2.1 NAIC Adopted VM []	
2.2 State Statute (SVL) [] Complete items "a" and "b" as appropriate.	
a. Is the criteria in the State Statute (SVL) different from the NAIC adopted VM?	Yes [] No []
b. If the answer to "a" above is "Yes", provide the criteria the state has used to grant the Life PBR Exemption (e.g., Group/Legal Entity criteria) and the minimum reserve requirements that are required by the state of domicile (if the minimum reserve requirements are the same as the Adopted VM, write SAME AS NAIC VM):	
2.3 State Regulation [] Complete items "a" and "b" as appropriate.	
a. Is the criteria in the State Regulation different from the NAIC adopted VM?	Yes [] No []
b. If the answer to "a" above is "Yes", provide the criteria the state has used to grant the Life PBR Exemption (e.g., Group/Legal Entity criteria) and the minimum reserve requirements that are required by the state of domicile (if the minimum reserve requirements are the same as the Adopted VM, write SAME AS NAIC VM):	

VM-20 RESERVES SUPPLEMENT – PART 3

Other Exclusions from Life PBR
For The Year Ended December 31, 2020
(To Be Filed by March 1)

1A. Has the company filed and been granted a Single State Exemption from the reserve requirements of VM-20 of the Valuation Manual by their state of domicile?	Yes [] No [X]	
1B. If the answer to question 1A is "Yes" please discuss any business not covered under the Single State Exemption.		
2A. If the answer to question 1A is "Yes", does the company have risks for policies issued outside its state of domicile?		Yes [] No []
2B. If the answer to question 2A is "Yes" please discuss the risks for policies issued outside the state of domicile, how those risks came to be a responsibility of the company, and why the company would still be considered a Single State Company with such risks.		
3. Is all of the company's individual ordinary life insurance business excluded from the requirements of VM-20 pursuant to Section II.B of the Valuation Manual?		Yes [] No [X]



SUPPLEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

SCHEDULE O SUPPLEMENT

For The Year Ended December 31, 2020
(To Be Filed by March 1)

Of The The Western and Southern Life Insurance Company
ADDRESS (City, State and Zip Code) Cincinnati , OH 45202
NAIC Group Code 0836 NAIC Company Code 70483 Employer's Identification Number (FEIN) 31-0487145

SUPPLEMENTAL SCHEDULE O - PART 1

Development of Incurred Losses
(\$000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Cumulative Net Amounts Paid Policyholders				
	1 2016	2 2017	3 2018	4 2019	5 2020(a)
1. Prior	0	0	0	0	
2. 2016					
3. 2017	XXX				
4. 2018	XXX	XXX			
5. 2019	XXX	XXX	XXX		
6. 2020	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. Prior	42,312	37,890	14,303,856	12,571,861	2,113
2. 2016	7,349	9,935	10,704	11,018	149
3. 2017	XXX	7,581	9,552	10,228	391
4. 2018	XXX	XXX	8,873	11,496	551
5. 2019	XXX	XXX	XXX	6,030	1,869
6. 2020	XXX	XXX	XXX	XXX	7,607

Section C - Credit Accident and Health

1. Prior	0	0	0	0	
2. 2016					
3. 2017	XXX				
4. 2018	XXX	XXX			
5. 2019	XXX	XXX	XXX		
6. 2020	XXX	XXX	XXX	XXX	

Section D -

1. Prior	0	0	0	0	
2. 2016					
3. 2017	XXX				
4. 2018	XXX	XXX			
5. 2019	XXX	XXX	XXX		
6. 2020	XXX	XXX	XXX	XXX	

Section E -

1. Prior	0	0	0	0	
2. 2016					
3. 2017	XXX				
4. 2018	XXX	XXX			
5. 2019	XXX	XXX	XXX		
6. 2020	XXX	XXX	XXX	XXX	

Section F -

1. Prior	0	0	0	0	
2. 2016					
3. 2017	XXX				
4. 2018	XXX	XXX			
5. 2019	XXX	XXX	XXX		
6. 2020	XXX	XXX	XXX	XXX	

Section G -

1. Prior	0	0	0	0	
2. 2016					
3. 2017	XXX				
4. 2018	XXX	XXX			
5. 2019	XXX	XXX	XXX		
6. 2020	XXX	XXX	XXX	XXX	

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

SUPPLEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 2

Development of Incurred Losses
(\$000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Net Amounts Paid for Cost Containment Expenses				
	1 2016	2 2017	3 2018	4 2019	5 2020
1. Prior	0	0	0	0	
2. 2016					
3. 2017	XXX				
4. 2018	XXX	XXX			
5. 2019	XXX	XXX	XXX		
6. 2020	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. Prior	0	0	0	0	
2. 2016					
3. 2017	XXX				
4. 2018	XXX	XXX			
5. 2019	XXX	XXX	XXX		
6. 2020	XXX	XXX	XXX	XXX	

Section C - Credit Accident and Health

1. Prior	0	0	0	0	
2. 2016					
3. 2017	XXX				
4. 2018	XXX	XXX			
5. 2019	XXX	XXX	XXX		
6. 2020	XXX	XXX	XXX	XXX	

Section D -

1. Prior	0	0	0	0	
2. 2016					
3. 2017	XXX				
4. 2018	XXX	XXX			
5. 2019	XXX	XXX	XXX		
6. 2020	XXX	XXX	XXX	XXX	

Section E -

1. Prior	0	0	0	0	
2. 2016					
3. 2017	XXX				
4. 2018	XXX	XXX			
5. 2019	XXX	XXX	XXX		
6. 2020	XXX	XXX	XXX	XXX	

Section F -

1. Prior	0	0	0	0	
2. 2016					
3. 2017	XXX				
4. 2018	XXX	XXX			
5. 2019	XXX	XXX	XXX		
6. 2020	XXX	XXX	XXX	XXX	

Section G -

1. Prior	0	0	0	0	
2. 2016					
3. 2017	XXX				
4. 2018	XXX	XXX			
5. 2019	XXX	XXX	XXX		
6. 2020	XXX	XXX	XXX	XXX	

SUPPLEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 3

Development of Incurred Losses
(\$000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 2016	2 2017	3 2018	4 2019	5 2020
1. 2016				XXX	XXX
2. 2017	XXX				XXX
3. 2018	XXX	XXX			
4. 2019	XXX	XXX	XXX		
5. 2020	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. 2016	10,500	15,443	17,361	XXX	XXX
2. 2017	XXX	11,062	15,660	17,560	XXX
3. 2018	XXX	XXX	15,836	22,849	2,246
4. 2019	XXX	XXX	XXX	9,353	4,477
5. 2020	XXX	XXX	XXX	XXX	11,339

Section C - Credit Accident and Health

1. 2016				XXX	XXX
2. 2017	XXX				XXX
3. 2018	XXX	XXX			
4. 2019	XXX	XXX	XXX		
5. 2020	XXX	XXX	XXX	XXX	

Section D -

1. 2016				XXX	XXX
2. 2017	XXX				XXX
3. 2018	XXX	XXX			
4. 2019	XXX	XXX	XXX		
5. 2020	XXX	XXX	XXX	XXX	

Section E -

1. 2016				XXX	XXX
2. 2017	XXX				XXX
3. 2018	XXX	XXX			
4. 2019	XXX	XXX	XXX		
5. 2020	XXX	XXX	XXX	XXX	

Section F -

1. 2016				XXX	XXX
2. 2017	XXX				XXX
3. 2018	XXX	XXX			
4. 2019	XXX	XXX	XXX		
5. 2020	XXX	XXX	XXX	XXX	

Section G -

1. 2016				XXX	XXX
2. 2017	XXX				XXX
3. 2018	XXX	XXX			
4. 2019	XXX	XXX	XXX		
5. 2020	XXX	XXX	XXX	XXX	

SUPPLEMENT FOR THE YEAR 2020 OF THE The Western and Southern Life Insurance Company

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 4

Development of Incurred Losses
(\$000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
	1 2016	2 2017	3 2018	4 2019	5 2020
1. 2016					
2. 2017	XXX				
3. 2018	XXX	XXX			
4. 2019	XXX	XXX	XXX		
5. 2020	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. 2016	10,500	15,443	17,361		
2. 2017	XXX	11,062	15,660	17,560	
3. 2018	XXX	XXX	15,836	22,849	2,246
4. 2019	XXX	XXX	XXX	9,353	4,477
5. 2020	XXX	XXX	XXX	XXX	11,339

Section C - Credit Accident and Health

1. 2016					
2. 2017	XXX				
3. 2018	XXX	XXX			
4. 2019	XXX	XXX	XXX		
5. 2020	XXX	XXX	XXX	XXX	

Section D -

1. 2016					
2. 2017	XXX				
3. 2018	XXX	XXX			
4. 2019	XXX	XXX	XXX		
5. 2020	XXX	XXX	XXX	XXX	

Section E -

1. 2016					
2. 2017	XXX				
3. 2018	XXX	XXX			
4. 2019	XXX	XXX	XXX		
5. 2020	XXX	XXX	XXX	XXX	

Section F -

1. 2016					
2. 2017	XXX				
3. 2018	XXX	XXX			
4. 2019	XXX	XXX	XXX		
5. 2020	XXX	XXX	XXX	XXX	

Section G -

1. 2016					
2. 2017	XXX				
3. 2018	XXX	XXX			
4. 2019	XXX	XXX	XXX		
5. 2020	XXX	XXX	XXX	XXX	

SUPPLEMENTAL SCHEDULE O - PART 5

(\$000 OMITTED)

Reserve and Liability Methodology - Exhibits 6 and 8

Line of Business		1 Methodology	2 Amount
1. Industrial Life	Other		17,874
2. Ordinary Life	Other		33,186
3. Individual Annuity			
4. Supplementary Contracts			
5. Credit Life			
6. Group Life	Other		781
7. Group Annuities			
8. Group Accident and Health			
9. Credit Accident and Health			
10. Other Accident and Health	Development		17,310
11. Total			69,151