

CCU had to amend the A/S 2021 due to the timing of receipt of a K1 report for one investment they own, Enterprise Products Partners. On the original A/S filing it showed a carrying value of \$46,253 and been adjusted to \$41,921, a realized loss of \$4,332. This changed many of the A/S Pages of the statement and they are as follows:

- Page 2 Assets
- Page 3 Liability, Surplus & Other Funds
- Page 4 Summary of Operations
- Page 8 Exhibit of Capital Gains (Losses)
- Page 19 Notes to the Financial Statement
- Page 20 General Interrogatories - wrong date on line 3.1 & 3.2. Should show on line 3.1 12/31/2019 & on line 3.2 6/30/2020
- Page 22 Five-Year Historical Data
- Page 23 Five-Year Historical Data (cont)
- Page 29 Asset Valuation Reserve
- Page 35 Asset Valuation Reserve (cont)
- Page 49 Schedule S - Part 7
- Page SI01 Summary Investment Schedule
- Page SI03 Schedule BA - Verification Between Years
- Page E07 Schedule BA - Part 1
- Page E09 Schedule BA - Part 3
- Statement of Actuarial Opinion

All pages listed above are in this amended filing.



LIFE AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES – ASSOCIATION EDITION

**ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2021
OF THE CONDITION AND AFFAIRS OF THE
CZECH CATHOLIC UNION**

NAIC Group Code.....0000.....0000.....NAIC Company Code.....56324....Employer's ID Number.....34-0105780.....
(Current)(Prior)

Organized under the Laws of OH State of Domicile or Port of Entry OH
Country of Domicile US
Licensed as business type: Fraternal Benefit Societies
Incorporated/Organized 01/01/1879 Commenced Business 01/01/1879
Statutory Home Office 5349 Dolloff Road Cleveland, OH, US 44127
Main Administrative Office 5349 Dolloff Road Cleveland, OH, US 44127 216-341-0444
(Telephone)
Mail Address 5349 Dolloff Road Cleveland, OH, US 44127
Primary Location of Books and
Records 5349 Dolloff Road 216-341-0444
Cleveland, OH, US 44127 (Telephone)

OFFICERS

..... Theresa Aveni, President

..... Jane M. Milczewski, Secretary

OTHER

..... Joseph Kocab, Past President
..... Maryann Langevin, Director
..... Richard Prospal, Director
..... Audrey A. Schmidt, Vice-President

DIRECTORS OR TRUSTEES

State of _____
County of _____

ss

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

X

Theresa Aveni
President

X
Jane M. Milczewski
Secretary

Subscribed and sworn to before me

this _____ day of

a. Is this an original filing? No

b. If no:

1. State the amendment number:
2. Date filed:

2. Date filed:

3. Number of pages attached:

1

03/08/2022

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ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	17,206,219		17,206,219	16,956,201
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	1,414,991		1,414,991	758,610
2.2 Common stocks.....	579,428		579,428	438,880
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....				
3.2 Other than first liens.....				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances).....	62,487		62,487	64,975
4.2 Properties held for the production of income (less \$ encumbrances).....				
4.3 Properties held for sale (less \$ encumbrances).....				
5. Cash (\$ 170,182, Schedule E - Part 1), cash equivalents (\$, Schedule E - Part 2) and short-term investments (\$, Schedule DA).....	170,182		170,182	274,448
6. Contract loans (including \$ premium notes).....	78,741		78,741	82,800
7. Derivatives (Schedule DB).....				
8. Other invested assets (Schedule BA).....	41,921		41,921	
9. Receivables for securities.....				
10. Securities lending reinvested collateral assets (Schedule DL).....				
11. Aggregate write-ins for invested assets.....				
12. Subtotals, cash and invested assets (Lines 1 to 11).....	19,553,969		19,553,969	18,575,914
13. Title plants less \$ charged off (for Title insurers only).....				
14. Investment income due and accrued.....	232,127		232,127	227,050
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....				79
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums).....				
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$).....				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....				
16.2 Funds held by or deposited with reinsured companies.....				
16.3 Other amounts receivable under reinsurance contracts.....				
17. Amounts receivable relating to uninsured plans.....				
18.1 Current federal and foreign income tax recoverable and interest thereon.....				
18.2 Net deferred tax asset.....				
19. Guaranty funds receivable or on deposit.....				
20. Electronic data processing equipment and software.....	10,057		10,057	5,030
21. Furniture and equipment, including health care delivery assets (\$).....	5,148	5,148	—	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....				
23. Receivables from parent, subsidiaries and affiliates.....				
24. Health care (\$) and other amounts receivable.....				
25. Aggregate write-ins for other-than-invested assets.....				
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	19,801,301	5,148	19,796,153	18,808,073
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....				
28. Total (Lines 26 and 27).....	19,801,301	5,148	19,796,153	18,808,073
Details of Write-Ins				
1101.....				
1102.....				
1103.....				
1198. Summary of remaining write-ins for Line 11 from overflow page.....				
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....				
2501.....				
2502.....				
2503.....				
2598. Summary of remaining write-ins for Line 25 from overflow page.....				
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....				

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 15,935,567 (Exhibit 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	15,935,567	15,152,967
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	2,271	27,794
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	40,264	51,575
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)		
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year-estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ Modco)	35,000	30,000
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14)	21,793	27,096
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ ceded		
9.4 Interest Maintenance Reserve (IMR, Line 6)	21,855	55,935
10. Commissions to agents due or accrued-life and annuity contracts \$, accident and health \$ and deposit-type contract funds \$		
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	50,000	50,000
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)		
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)		
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by reporting entity as agent or trustee	60,011	56,627
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated		
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$	–	32,500
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	303,924	360,602
24.02 Reinsurance in unauthorized and certified (\$) companies		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates		
24.05 Drafts outstanding	5,067	2,092
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities		
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	22,750	18,500
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	16,498,502	15,865,688
27. From Separate Accounts statement		
28. Total liabilities (Lines 26 and 27)	16,498,502	15,865,688
29. Common capital stock		
30. Preferred capital stock		
31. Aggregate write-ins for other-than-special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)		
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	3,297,651	2,942,385
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$ in Separate Accounts Statement)	3,297,651	2,942,385
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	3,297,651	2,942,385
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	19,796,153	18,808,073
Details of Write-Ins		
2501.		
2502.		
2503. CONVENTION EXPENSE RESERVE	22,750	18,500
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	22,750	18,500
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 through 3103 plus 3198) (Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)		

SUMMARY OF OPERATIONS

		1 Current Year	2 Prior Year
1.	Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11).....	626,485	537,463
2.	Considerations for supplementary contracts with life contingencies.....		
3.	Net investment income (Exhibit of Net Investment Income, Line 17).....	924,021	873,482
4.	Amortization of Interest Maintenance Reserve (IMR, Line 5).....	4,964	10,330
5.	Separate Accounts net gain from operations excluding unrealized gains or losses.....		
6.	Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1).....		
7.	Reserve adjustments on reinsurance ceded.....		
8.	Miscellaneous Income:		
8.1	Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....		
8.2	Charges and fees for deposit-type contracts.....	—	543
8.3	Aggregate write-ins for miscellaneous income.....		
9.	Totals (Lines 1 to 8.3).....	1,555,470	1,421,818
10.	Death benefits.....	180,376	146,428
11.	Matured endowments (excluding guaranteed annual pure endowments).....		
12.	Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8).....	122,237	411,531
13.	Disability benefits and benefits under accident and health contracts.....		
14.	Coupons, guaranteed annual pure endowments and similar benefits.....		
15.	Surrender benefits and withdrawals for life contracts.....	32,456	41,884
16.	Group conversions.....		
17.	Interest and adjustments on contract or deposit-type contract funds.....		
18.	Payments on supplementary contracts with life contingencies.....		
19.	Increase in aggregate reserves for life and accident and health contracts.....	782,600	313,865
20.	Totals (Lines 10 to 19).....	1,117,669	913,708
21.	Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1).....		
22.	Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1).....		
23.	General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6).....	301,789	308,351
24.	Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5).....	12,708	12,697
25.	Increase in loading on deferred and uncollected premiums.....		
26.	Net transfers to or (from) Separate Accounts net of reinsurance.....		
27.	Aggregate write-ins for deductions.....	4,257	4,250
28.	Totals (Lines 20 to 27).....	1,436,423	1,239,006
29.	Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	119,047	182,812
30.	Dividends to policyholders and refunds to members.....	40,000	25,000
31.	Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	79,047	157,812
32.	Federal and foreign income taxes incurred (excluding tax on capital gains).....		
33.	Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	79,047	157,812
34.	Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (excluding taxes of \$ transferred to the IMR).....	52,701	(133,411)
35.	Net income (Line 33 plus Line 34).....	131,748	24,401
	Capital and Surplus Account		
36.	Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2).....	2,942,385	2,872,438
37.	Net income (Line 35).....	131,748	24,401
38.	Change in net unrealized capital gains (losses) less capital gains tax of \$.....	170,533	35,896
39.	Change in net unrealized foreign exchange capital gain (loss).....		
40.	Change in net deferred income tax.....		
41.	Change in nonadmitted assets.....	(3,693)	(903)
42.	Change in liability for reinsurance in unauthorized and certified companies.....		
43.	Change in reserve on account of change in valuation basis, (increase) or decrease.....		
44.	Change in asset valuation reserve.....	56,678	10,553
45.	Change in treasury stock (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1).....		
46.	Surplus (contributed to) withdrawn from Separate Accounts during period.....		
47.	Other changes in surplus in Separate Accounts statement.....		
48.	Change in surplus notes.....		
49.	Cumulative effect of changes in accounting principles.....		
50.	Capital changes:		
50.1	Paid in.....		
50.2	Transferred from surplus (Stock Dividend).....		
50.3	Transferred to surplus.....		
51.	Surplus adjustment:		
51.1	Paid in.....		
51.2	Transferred to capital (Stock Dividend).....		
51.3	Transferred from capital.....		
51.4	Change in surplus as a result of reinsurance.....		
52.	Dividends to stockholders.....		
53.	Aggregate write-ins for gains and losses in surplus.....		
54.	Net change in capital and surplus for the year (Lines 37 through 53).....	355,266	69,947
55.	Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38).....	3,297,651	2,942,385
	Details of Write-Ins		
08.301.	Misc. Income.....	—	543
08.302.	.....	
08.303.	.....	
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page.....		
08.399.	Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	—	543
2701.	Convention Reserve.....	4,250	4,250
2702.	Misc.....	7	
2703.	.....	
2798.	Summary of remaining write-ins for Line 27 from overflow page.....		
2799.	Totals (Lines 2701 through 2703 plus 2798) (Line 27 above).....	4,257	4,250
5301.	.....	
5302.	.....	
5303.	.....	
5398.	Summary of remaining write-ins for Line 53 from overflow page.....		
5399.	Totals (Lines 5301 through 5303 plus 5398) (Line 53 above).....		

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1. U.S. Government bonds.....	(a)	6,822	6,990
1.1 Bonds exempt from U. S. tax	(a)		
1.2 Other bonds (unaffiliated)	(a)	800,731	805,642
1.3 Bonds of affiliates.....	(a)		
2.1 Preferred stocks (unaffiliated).....	(b)	59,435	59,435
2.11 Preferred stocks of affiliates	(b)		
2.2 Common stocks (unaffiliated).....		26,267	26,266
2.21 Common stocks of affiliates			
3. Mortgage loans.....	(c)		
4. Real estate.....	(d)	3,000	3,000
5. Contract loans.....		4,628	4,628
6. Cash, cash equivalents and short-term investments.....	(e)	73,697	73,697
7. Derivative instruments.....	(f)		
8. Other invested assets.....			
9. Aggregate write-ins for investment income.....			
10. Total gross investment income.....		974,580	979,658
11. Investment expenses.....	(g)	52,099	
12. Investment taxes, licenses and fees, excluding federal income taxes.....	(g)	1,051	
13. Interest expense.....	(h)		
14. Depreciation on real estate and other invested assets.....	(i)	2,487	
15. Aggregate write-ins for deductions from investment income.....			
16. Total deductions (Lines 11 through 15).....			55,637
17. Net investment income (Line 10 minus Line 16).....			924,021
Details of Write-Ins			
0901.....			
0902.....			
0903.....			
0998. Summary of remaining write-ins for Line 9 from overflow page.....			
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....			
1501.....			
1502.....			
1503.....			
1598. Summary of remaining write-ins for Line 15 from overflow page.....			
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above).....			

(a) Includes \$ 4,188 accrual of discount less \$ 74,132 amortization of premium and less \$ 25,283 paid for accrued interest on purchases.
 (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
 (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
 (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
 (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
 (f) Includes \$ accrual of discount less \$ amortization of premium.
 (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
 (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
 (i) Includes \$ 2,488 depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds.....					
1.1 Bonds exempt from U. S. tax					
1.2 Other bonds (unaffiliated).....	759	—	759	98,329	
1.3 Bonds of affiliates.....					
2.1 Preferred stocks (unaffiliated).....	(5,248)		(5,248)	(12,187)	
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated).....	660		660	84,391	
2.21 Common stocks of affiliates					
3. Mortgage loans.....					
4. Real estate.....					
5. Contract loans.....					
6. Cash, cash equivalents and short-term investments.....					
7. Derivative instruments.....					
8. Other invested assets.....	(4,332)		(4,332)		
9. Aggregate write-ins for capital gains (losses).....	—	31,745	31,745		
10. Total capital gains (losses).....	(8,161)	31,745	23,584	170,533	
Details of Write-Ins					
0901. PPP Loan Forgiveness.....	—	31,745	31,745		
0902.....					
0903.....					
0998. Summary of remaining write-ins for Line 9 from overflow page.....					
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	—	31,745	31,745		

Notes to the Financial Statements

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The financial statements of the Czech Catholic Union are presented on the basis of the accounting practices prescribed or permitted by the Ohio Insurance Department. The Ohio Department of Insurance recognizes only statutory accounting practices prescribed by the State of Ohio for determining and reporting the financial condition and Benefit Society, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners (NAIC) Accounting Practices and Procedures adopted as a component of prescribed or permitted practices by the State of Ohio.

	SSAP #	F/S Page	F/S Line #	2021	2020
Net Income					
(1) State basis (Page 4, Line 35, Columns 1 & 2).....	XXX.....	XXX.....	XXX.....	\$..... 131,748	\$..... 24,401
(2) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
(3) State permitted practices that are an increase / (decrease) from NAIC SAP:					
(4) NAIC SAP (1-2-3=4).....	XXX.....	XXX.....	XXX.....	\$..... 131,748	\$..... 24,401
Surplus					
(5) State basis (Page 3, Line 38, Columns 1 & 2).....	XXX.....	XXX.....	XXX.....	\$..... 3,297,651	\$..... 2,942,385
(6) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
(7) State permitted practices that are an increase / (decrease) from NAIC SAP:					
(8) NAIC SAP (5-6-7=8).....	XXX.....	XXX.....	XXX.....	\$..... 3,297,651	\$..... 2,942,385

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

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

C. Accounting Policy

Life premiums are recognized as income over the premium paying period of the related policies. Annuity considerations are recognized as revenue when received.

Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions are charged to operations as incurred.

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

(1) Basis for Short-Term Investments

The basis for short term investments are stated at amortized cost.

(2) Basis for Bonds and Amortization Schedule

Bonds are stated at amortized cost using the interest method. Bonds rated NAIC Class 6 are valued at market.

(3) Basis for Common Stocks

The basis is cost. The admitted value is adjusted to fair value in accordance with NAIC procedures. An unrealized gain or loss is recognized until it is sold and when the stock is sold a realized gain or loss is recognized.

(4) Basis for Preferred Stocks

The basis is cost or amortized value in accordance with NAIC procedures.

(5) Basis for Mortgage Loans

The Union has no mortgage loans.

(6) Basis for Loan-Backed Securities and Adjustment Methodology

The basis for loan backed securities are handled the same way as bonds as described in item C(2) above.

(7) Accounting Policies for Investments in Subsidiaries, Controlled and Affiliated Entities

The Union has no subsidiaries or controlled or affiliated entities.

(8) Accounting Policies for Investments in Joint Ventures, Partnerships and Limited Liability Entities

The Union has less than 5% of admitted assets in ownership in joint ventures partnerships or limited liability entities.

(9) Accounting Policies for Derivatives

The Union has no derivatives.

(10) Anticipated Investment Income Used in Premium Deficiency Calculation

The Union has no premium deficiencies.

(11) Management's Policies and Methodologies for Estimating Liabilities for Losses and Loss/Claim Adjustment Expenses

Notes to the Financial Statements

1. Summary of Significant Accounting Policies and Going Concern (Continued)

There are no claims or losses as the Union does not have any A&H policies.

(12) Changes in the Capitalization Policy and Predefined Thresholds from Prior Period

The Union has not modified its capitalization policy from the prior period.

(13) Method Used to Estimate Pharmaceutical Rebate Receivables

The Union has no pharmaceutical rebates.

D. Going Concern

After evaluating the Union's ability to continue as a going concern, management is not aware of any conditions or events which raised substantial doubts concerning the Union's ability as a going concern as of the date of this filing.

2. Accounting Changes and Corrections of Errors

During the current year, the Union did amend the A/S 2020 on August 25 & 30, 2021. A complete explanation was filed with the amended filings.

3. Business Combinations and Goodwill - None

4. Discontinued Operations - None

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans - None

B. Debt Restructuring - Not Applicable

C. Reverse Mortgages - Not Applicable

D. Loan-Backed Securities - Not Applicable

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

(1) Policy for requiring collateral or security - None

(2) Carrying amount and classification of assets pledged as collateral and not reclassified and separately reported - None

(3) Collateral received - None

(4) Securities lending transactions administered by an affiliated agent - None

(5) Collateral reinvestment - None

(6) Collateral not permitted by contract or custom to sell or repledge - None

(7) Collateral for securities lending transactions that extend beyond one year from the reporting date - None

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing - Not Applicable

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing - Not Applicable

H. Repurchase Agreements Transactions Accounted for as a Sale - Not Applicable

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale - Not Applicable

J. Real Estate - None

K. Low-Income Housing Tax Credits (LIHTC) - None

L. Restricted Assets - None

M. Working Capital Finance Investments - None

N. Offsetting and Netting of Assets and Liabilities - None

O. 5GI Securities - None

P. Short Sales - None

Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
--	-----------------	------------------

(1) Number of CUSIPs.....	8	
(2) Aggregate amount of investment income.....	\$ 76,665	\$

R. Reporting Entity's Share of Cash Pool by Asset type

		Percent Share
(1) Cash.....	.....	100.000 %
(2) Cash Equivalents.....	.....	%
(3) Short-Term Investments.....	.....	%
(4) Total.....	.....	100.000 %

6. Joint Ventures, Partnerships and Limited Liability Companies

On 3/5/21 a purchase of Enterprise Products Partners LTD. Proceeds received in form of a partnership distribution amount of \$2,835 was booked against the original purchase amount of \$49,087.68. Current carrying value at 12/31/21 is \$46,252.68. See schedule BA of the 2021 A/S.

Notes to the Financial Statements

6. Joint Ventures, Partnerships and Limited Liability Companies (Continued)

- A. Investments in Joint Ventures, Partnerships or Limited Liability Companies that Exceed 10% of Admitted Assets
Not exceeding 10% of admitted assets
- B. Impaired Investments in Joint Ventures, Partnerships and Limited Liability Companies
None at 12/31/2021

7. Investment Income

- A. Due and Accrued Income Excluded from Surplus

The bases, by category of investment income, for excluding (nonadmitting) any investment income due and accrued:

Bonds and other invested assets are excluded when collection of interest is uncertain and/or the bond is in default.

- B. Total Amount Excluded

Total amount excluded was zero in 2021.

8. Derivative Instruments - None

9. Income Taxes - None

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties - None

11. Debt

- A. Due to the Covid 19 crisis, the Union was able to borrow from the SBA, \$32,500 under the Payroll Protection Plan. The loan proceeds were received on May 1, 2020. The loan was distributed through PNC Bank. This loan was to cover payroll, payroll taxes and utilities for a period of time and enable the Union to keep its business running. Under the terms of the agreement portions and possibly all of the loan can be forgiven once certain conditions have been met. The application for forgiveness has been filed earlier this year. On May 17, 2021 CCU received notice that \$31,745 of the \$32,500 was forgiven.

- B. FHLB (Federal Home Loan Bank) Agreements - None

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans - None

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations - None

14. Liabilities, Contingencies and Assessments - None

15. Leases

- A. Lessee Operating Lease

- (1) Leasing arrangements

- (a) Rental Expense

Copier

- (b) Basis on Which Contingent Rental Payments are Determined

\$254. Monthly

- (c) Existence and Terms of Renewal or Purchase Options and Escalation Clauses

60 Month lease, NOVEMBER 2019 TO OCTOBER 2024

- (d) Restrictions imposed by lease agreements - None

- (e) Early termination of lease agreements - None

- (2) For leases having initial or remaining noncancelable lease terms in excess of one year

- (a) Minimum aggregate rental commitments at year end

Year Ending December 31	Operating Leases
1. 2022.....	\$..... 3,048
2. 2023.....	3,048
3. 2024.....	2,540
4. 2025.....	.....
5. 2026.....	.....
6. Total.....	\$..... 8,636

- (b) Sublease minimum rentals to be received - None

- (3) For sale-leaseback transactions - None

- B. Lessor Leases - None

16. Information About Financial Instruments With Off-Balance-Sheet Risk And Financial Instruments With Concentrations of Credit Risk - None

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities - None

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

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

Notes to the Financial Statements

20. Fair Value Measurements

A. Fair Value Measurement

(1) Fair value measurements at reporting date

Description for each class of asset or liability	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
a. Assets at fair value					
COMMON STOCK.....	\$ 579,428	\$ 3,160	\$	\$ 579,428	3,160
BONDS CODE 6.....					
Total assets at fair value/NAV.....	<u>\$ 579,428</u>	<u>\$ 3,160</u>	<u>\$</u>	<u>\$ 582,588</u>	
b. Liabilities at fair value					
Total liabilities at fair value.....	<u>\$</u>	<u>\$</u>	<u>\$</u>	<u>\$</u>	

(2) Fair value measurements in Level 3 of the fair value hierarchy - None

(3) Policy on transfers into and out of Level 3 - None

(4) Inputs and techniques used for Level 2 and Level 3 fair values - None

(5) Derivatives - None

B. Other Fair Value Disclosures - None

C. Fair Values for All Financial Instruments by Level 1, 2 and 3

N/A

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
BONDS.....	\$ 19,534,637	\$ 17,206,219	\$ 19,534,637			\$	\$
COMMON STOCKS.....	579,428	579,428	579,428				
PREFERRED STOCKS.....	1,414,991	1,441,083		1,414,991			
CASH AND EQUIVALENTS.....	170,182	170,182	170,182				
TOTALS.....	21,699,238	19,396,912	749,610	20,949,628			

D. Not Practicable to Estimate Fair Value - None

E. Nature and Risk of Investments Reported at NAV - None

21. Other Items

A. Unusual or Infrequent Items

Bonds reported on A/S 2020 that were coded NAIC 6 have either came out of bankruptcy or have been classified as worthless in 2021. Proceeds received on each investments are as follows... On 4/27/21 Diamond Offshore came out of bankruptcy and we received 1,752 shares of common stock valued at \$15,102.24. On 5/3/21 Valaris PLC came out of bankruptcy and we received cash in the amount of \$561.55 and 222 shares of common stock valued at \$5,210.34, the 222 shares of common stock was sold on 12/2/21 for a gain of \$2,588.52. On 11/3/21 CBL & Associates came out of bankruptcy and we received cash in the amount of \$2,839.69, 552 shares of common stock valued at \$19,253.76 and a new 10% CBL Associate bond valued at \$16,702. On 11/10/21 the new 10% CBL Associates bond had a partial call in the amount of \$2,273 at par. On 12/2/21 we sold the remaining \$14,429 of the new 10% CBL Associates for a loss of \$108.22. At 12/31/2021 CCU still owned the 552 shares of common stock. There were 2 Knight Ridders, that per our brokers were worthless and remaining \$1,100 value CCU held on the books was realized as a loss.

B. Troubled Debt Restructuring - Not Applicable

C. Other Disclosures - Not Applicable

D. Business Interruption Insurance Recoveries - Not Applicable

E. State Transferable and Non-Transferable Tax Credits - Not Applicable

F. Subprime-Mortgage-Related Risk Exposure - Not Applicable

G. Retained Assets - Not Applicable

H. Insurance-Linked Securities (ILS) Contracts - Not Applicable

I. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy - Not Applicable

22. Events Subsequent

Subsequent events have been considered for the statutory financial statements. There were no events occurring subsequent to the end of the year that merited recognition or disclosure in these statements.

Notes to the Financial Statements

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

- (1) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company?
Yes () No (X)
- (2) Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or any other person not primarily engaged in the insurance business?
Yes () No (X)

Section 2 – Ceded Reinsurance Report – Part A

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

Section 3 – Ceded Reinsurance Report – Part B

- (1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$
- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement?
Yes () No (X)

B. Uncollectible Reinsurance - None

C. Commutation of Reinsurance Reflected in Income and Expenses - None

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation - None

E. Reinsurance of Variable Annuity Contracts with an Affiliated Captive Reinsurer - None

F. Reinsurance Agreement with an Affiliated Captive Reinsurer - None

G. Ceding Entities That Utilize Captive Reinsurers to Assume Reserves Subject to the XXX/AXXX Captive Framework - None

H. Reinsurance Credit - Not Applicable

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

A. Method Used to Estimate - None

B. Method Used to Record - None

C. Amount and Percent of Net Retrospective Premiums - None

D. Medical Loss Ratio Rebates Required Pursuant to the Public Health Service Act - None

E. Risk-Sharing Provisions of the Affordable Care Act (ACA)

- (1) Accident and health insurance premium subject to the Affordable Care Act risk-sharing provisions

Did the reporting entity write accident and health insurance premium which is subject to the Affordable Care Act risk sharing provisions? NO

- (2) Impact of Risk-Sharing Provisions of the Affordable Care Act on admitted assets, liabilities and revenue for the current year - None

- (3) Roll-forward of prior year ACA risk-sharing provisions for the following asset (gross of any nonadmission) and liability balances, along with the reasons for adjustments to prior year balance - None

- (4) Roll-forward of risk corridors asset and liability balances by program benefit year - None

- (5) ACA risk corridors receivable as of reporting date - None

25. Change in Incurred Losses and Loss Adjustment Expenses

A. Reasons for Changes in the Provision for Incurred Loss and Loss Adjustment Expenses Attributable to Insured Events of Prior Years

The Union has had no incurred losses or loss adjustment expenses.

B. Significant Changes in Methodologies and Assumptions Used in Calculating the Liability for Unpaid Losses and Loss Adjustment Expenses

No changes in methodologies or assumptions used in calculating the liability for unpaid losses.

Notes to the Financial Statements

26. Intercompany Pooling Arrangements - None

27. Structured Settlements - None

28. Health Care Receivables - None

29. Participating Policies

All life insurance policies issued are participating at 100%. The portfolio average method is applied, recognizing plan of insurance, amount of insurance, year of issue and age at issue. The Union paid dividends in the amount shown on Exhibit 4 to the policyholders. The Union did not allocate any additional income to its policyholders.

30. Premium Deficiency Reserves

The Union has no Deficiency Reserves.

1. Liability carried for premium deficiency reserves: \$
2. Date of the most recent evaluation of this liability:
3. Was anticipated investment income utilized in the calculation?

31. Reserves for Life Contracts and Annuity Contracts

N/A

1. Reserve Practices

The Union authorizes deductions of deferred fractional premium upon death of the insured and returns any portion of the fractional premium beyond the date of death. Surrender values are not promised in excess of regularly computer reserves.

2. Valuation of Substandard Policies

Extra premiums are charged for substandard lives for certificates issued, plus the gross premium at a rated age. Regular reserves are computed by the regular reserve for the plan at a rated age and in addition one-half of the extra premium charge for one year.

3. Amount of Insurance Where Gross Premiums are Less than the Net Premiums

As of December 31 of the current year, the Union had no insurance in force for which the gross premium are less than the net premium according to the standard valuation set by the State of Ohio.

4. Method Used to Determine Tabular Interest, Reserves Released, and Cost

The Tabular interest (Page 7, Line 4) has been determined from basic policy data. The Tabular Less Actual Reserves Released (Page 7, Line 5) has been determined by formula as described in the instructions for Page 7.

5. Method of Determination of Tabular Interest on Funds not Involving Life Contingencies

The Tabular Cost (Page 7, Line 9) has been determined by formulas described in the instructions for page 7. For the determination of the Tabular Interest on funds not involving life contingencies under Page 7, Annuity, line 3, for each valuation rate of interest, the Tabular Interest is calculated as one-hundredth of the product of such valuation rate of interest times the mean of the amount of funds subject to such valuation rate of interest held at the beginning and the end of the year of valuation. The total amount of all such products is entered under Page 7, Line 3.

6. Details for Other Changes

There were no amounts for Other Increases on Page 7, Line 7

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

A. Individual Annuities

		General Account	Separate Account	Separate Account	Total	Percent of Total
			With Guarantees	Nonguaranteed		
(1)	Subject to discretionary withdrawal					
a.	With market value adjustment	\$	\$	\$	\$	%
b.	At book value less current surrender charge of 5% or more	.....	.....	.....	.....	.....
c.	At fair value	.....	.....	.....	.....	.....
d.	Total with market value adjustment or at fair value (total of a through c)	.....	.....	.....	.....	.....
e.	At book value without adjustment (minimal or no charge or adjustment)	9,394,413	.....	.....	9,394,413	100.000
(2)	Not subject to discretionary withdrawal	.....	.....	.....	.....	.....
(3)	Total (gross: direct + assumed)	\$	9,394,413	\$	\$	9,394,413
(4)	Reinsurance ceded	.....	.....	.....	.....	.....
(5)	Total (net) (3 - 4)	\$	9,394,413	\$	\$	9,394,413
(6)	Amount included in A(1)b above that will move to A(1)e for the first time within the year after the statement date	.....	\$ .....	\$ .....	\$ .....	.....

B. Group Annuities - None

Notes to the Financial Statements

32. Analysis of Annuity Actuarial Reserves and Deposit Type Contract Liabilities by Withdrawal Characteristics (Continued)

C. Deposit-Type Contracts (no life contingencies)

		General Account	Separate Account	Separate Account	Total	Percent of Total
			With Guarantees	Nonguaranteed		
(1)	Subject to discretionary withdrawal					
a.	With market value adjustment.....	\$	\$	\$	\$	%
b.	At book value less current surrender charge of 5% or more.....					
c.	At fair value.....					
d.	Total with market value adjustment or at fair value (total of a through c).....					
e.	At book value without adjustment (minimal or no charge or adjustment).....	2,271			2,271	100.000
(2)	Not subject to discretionary withdrawal.....					
(3)	Total (gross: direct + assumed).....	\$ 2,271	\$	\$	\$ 2,271	100.000 %
(4)	Reinsurance ceded.....					
(5)	Total (net) (3 - 4).....	\$ 2,271	\$	\$	\$ 2,271	
(6)	Amount included in C(1)b above that will move to C(1)e for the first time within the year after the statement date:.....	\$	\$	\$	\$	

D. Reconciliation of Total Annuity Actuarial Reserves and Deposit Fund Liabilities Amounts

	Amount
Life & Accident & Health Annual Statement	
(1) Exhibit 5, annuities, total (net).....	\$ 9,394,413
(2) Exhibit 5, supplementary contracts with life contingencies section, total (net).....	\$
(3) Exhibit of Deposit-type Contracts, Line 14, Column 1.....	2,271
(4) Subtotal.....	\$ 9,396,684
Separate Accounts Annual Statement	
(5) Exhibit 3, Line 0299999, Column 2.....	\$
(6) Exhibit 3, Line 0399999, Column 2.....	\$
(7) Policyholder dividend and coupon accumulations.....	\$
(8) Policyholder premiums.....	\$
(9) Guaranteed interest contracts.....	\$
(10) Other contract deposit funds.....	\$
(11) Subtotal.....	\$
(12) Combined total.....	<u>\$ 9,396,684</u>

33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics

- A. General Account - None
- B. Separate Account with Guarantees - None
- C. Separate Account Nonguaranteed - None
- D. Reconciliation of Total Life Insurance Reserves

	Amount
Life & Accident & Health Annual Statement:	
1. Exhibit 5, Life Insurance Section, Total (net).....	\$ 6,447,935
2. Exhibit 5, Accidental Death Benefits Section, Total (net).....	742
3. Exhibit 5, Disability – Active Lives Section, Total (net).....	\$
4. Exhibit 5, Disability – Disabled Lives Section, Total (net).....	\$
5. Exhibit 5, Miscellaneous Reserves Section, Total (net).....	\$
6. Subtotal.....	\$ 6,448,677
Separate Accounts Annual Statement:	
7. Exhibit 3, Line 0199999, Column 2.....	\$
8. Exhibit 3, Line 0499999, Column 2.....	\$
9. Exhibit 3, Line 0599999, Column 2.....	\$
10. Subtotal (Lines 7 through 9).....	\$
11. Combined Total (Lines 6 and 10).....	<u>\$ 6,448,677</u>

34. Premiums and Annuity Considerations Deferred and Uncollected

- A. Deferred and Uncollected Life Insurance Premiums and Annuity Considerations

As of end of December 31, 2021 were none

Notes to the Financial Statements**34. Premiums and Annuity Considerations Deferred and Uncollected (Continued)**

Type	Gross	Net of Loading
(1) Industrial.....	\$	\$
(2) Ordinary new business.....
(3) Ordinary renewal.....
(4) Credit life.....
(5) Group life.....
(6) Group annuity.....
(7) Totals.....	<u>\$</u>	<u>\$</u>

35. Separate Accounts - None**36. Loss/Claim Adjustment Expenses - None**

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1. Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?.....NO.....
If yes, complete Schedule Y, Parts 1, 1A, 2, and 3.

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

1.3. State Regulating?.....Ohio.....
1.4. Is the reporting entity publicly traded or a member of a publicly traded group?.....No.....
1.5. If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

2.1. Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?.....NO.....
2.2. If yes, date of change:.....
3.1. State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2019.....
3.2. State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 06/30/2020.....
3.3. State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 10/20/2020.....
3.4. By what department or departments?
OHIO DEPARTMENT OF INSURANCE

3.5. Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?.....N/A.....
3.6. Have all of the recommendations within the latest financial examination report been complied with?.....NO.....
4.1. During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:.....
4.11. sales of new business?.....NO.....
4.12. renewals?.....NO.....
4.2. During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:.....
4.21. sales of new business?.....NO.....
4.22. renewals?.....NO.....
5.1. Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?.....NO.....
If yes, complete and file the merger history data file with the NAIC.

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

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

6.1. Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?.....NO.....
6.2. If yes, give full information

7.1. Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?.....NO.....
7.2. If yes,
7.21. State the percentage of foreign control.....%.....
7.22. State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
.....

8.1. Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board?.....NO.....
8.2. If response to 8.1 is yes, please identify the name of the DIHC.....
8.3. Is the company affiliated with one or more banks, thrifts or securities firms?.....NO.....
8.4. If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

8.5. Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the reporting entity?..... NO.....

8.6. If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule?..... NO.....

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
JAMES G. ZUPKA, CPA 5240 EAST 98TH STREET CLEVELAND, OHIO 44125

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

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

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

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

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

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

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
JOSEPH STEMILA & ASSOCIATES 2867 GYPSUMCIRCLE, NAPERVILLE, ILL 60564

12.1. Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?..... NO.....

12.11 Name of real estate holding company

12.12 Number of parcels involved.....

12.13 Total book / adjusted carrying value..... \$.....

12.2. If yes, provide explanation

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

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

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

13.3. Have there been any changes made to any of the trust indentures during the year?..... NO.....

13.4. If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?..... N/A.....

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

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

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

c. Compliance with applicable governmental laws, rules and regulations;

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

e. Accountability for adherence to the code.

14.11. If the response to 14.1 is no, please explain:

14.2. Has the code of ethics for senior managers been amended?..... NO.....

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

14.3. Have any provisions of the code of ethics been waived for any of the specified officers?..... NO.....

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

15.1. Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?..... NO.....

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

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof?..... YES.....

17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?..... YES.....

18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person?..... YES.....

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? YES

20.1. Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans): \$

20.11 To directors or other officers \$

20.12 To stockholders not officers \$

20.13 Trustees, supreme or grand (Fraternal only) \$

20.2. Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans): \$

20.21 To directors or other officers \$

20.22 To stockholders not officers \$

20.23 Trustees, supreme or grand (Fraternal only) \$

21.1. Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? NO

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

21.21 Rented from others \$

21.22 Borrowed from others \$

21.23 Leased from others \$

21.24 Other \$

22.1. Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments? NO

22.2. If answer is yes:

22.21 Amount paid as losses or risk adjustment \$

22.22 Amount paid as expenses \$

22.23 Other amounts paid \$

23.1. Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? NO

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

24.1. Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? NO

24.2. If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

1	2
Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)

INVESTMENT

25.01. Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03) YES

25.02. If no, give full and complete information, relating thereto

25.03. For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)

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

25.05. For the reporting entity's securities lending program, report amount of collateral for other programs \$

25.06. Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? N/A

25.07. Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? N/A

25.08. Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? N/A

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

25.091. Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$

25.092. Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$

25.093. Total payable for securities lending reported on the liability page \$

26.1. Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03) NO

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

26.21. Subject to repurchase agreements \$

26.22. Subject to reverse repurchase agreements \$

26.23. Subject to dollar repurchase agreements \$

26.24. Subject to reverse dollar repurchase agreements \$

26.25. Placed under option agreements \$

26.26. Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$

26.27. FHLB Capital Stock \$

26.28. On deposit with states \$

26.29. On deposit with other regulatory bodies \$

26.30. Pledged as collateral - excluding collateral pledged to an FHLB \$

26.31. Pledged as collateral to FHLB - including assets backing funding agreements \$

26.32. Other \$

26.3. For category (26.26) provide the following:

1	2	3
Nature of Restriction	Description	Amount
		\$

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

27.1. Does the reporting entity have any hedging transactions reported on Schedule DB? NO.....
 27.2. If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? If no, attach a description with this statement..... N/A.....

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

27.3. Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? NO.....
 27.4. If the response to 27.3 is YES, does the reporting entity utilize:
 27.41 Special accounting provision of SSAP No. 108.....
 27.42 Permitted accounting practice.....
 27.43 Other accounting guidance.....
 27.5. By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:

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

28.1. Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? NO.....
 28.2. If yes, state the amount thereof at December 31 of the current year. \$.....
 29. Excluding items in Schedule E- Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the *NAIC Financial Condition Examiners Handbook*? YES.....

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

1	2
Name of Custodian(s)	Custodian's Address
Wells Fargo.....	950 Main Avenue, Cleveland, Ohio 44113.....
Janney, Montgomery, Scott.....	822 Hanna Blvd., Cleveland, Ohio 44115.....

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

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

29.03. Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year? NO.....

29.04. If yes, give full and complete information relating thereto:

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

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

1	2
Name of Firm or Individual	Affiliation
.....

29.0597. For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets? NO.....

29.0598. For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? NO.....

29.06. For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
.....

30.1. Does the reporting entity have any diversified mutual funds reported in Schedule D - Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])? YES.....

30.2. If yes, complete the following schedule:

1	2	3
CUSIP #	Name of Mutual Fund	Book/Adjusted Carrying Value
112830104.....	Brookfield.....	\$..... 49,987
19766J102.....	Columbia Funds.....	75,000
21924U300.....	Cornerstone.....	2,169
25157W107.....	DWS Strat. Inc.....	19,179
354713505.....	Franklin.....	49,834
67075A106.....	Nuveen.....	49,805
69346J106.....	PGIM.....	35,000
30.2999 TOTAL.....	.....	\$..... 280,974

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book / Adjusted Carrying Value Attributable to the Holding	Date of Valuation
Brookfield	Nomura Resecurit. 2014-1R	\$ 655	12/31/2021
Columbia Funds	Columbia Short Term Cash	2,960	12/31/2021
Cornerstone	Amazon.com	14	12/31/2021
DWS Strat. Inc.	GNMA 2%	537	12/31/2021
Franklin	FNMA 2.5%	3,031	12/31/2021
Nuveen	Franklin Middle Tier Floating Rate	3,841	12/31/2021
PGIM	Chesapeake Energy Corp.	375	12/31/2021

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1. Bonds	\$ 17,206,219	\$ 19,534,637	\$ 2,328,418
31.2. Preferred Stocks	1,414,991	1,414,991	–
31.3. Totals	\$ 18,621,210	\$ 20,949,628	\$ 2,328,418

31.4. Describe the sources or methods utilized in determining the fair values:

BROKER STATEMENTS & FINRA

32.1. Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? YES

32.2. If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? NO

32.3. If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

FINRA

33.1. Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed? YES

33.2. If no, list exceptions:

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:

- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- b. Issuer or obligor is current on all contracted interest and principal payments.
- c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities? NO

35. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

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

Has the reporting entity self-designated PLGI securities? NO

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? NO

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:

- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
- d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? NO

OTHER

38.1. Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$

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

1	2
Name	Amount Paid
	\$

39.1. Amount of payments for legal expenses, if any? \$

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

1	2
Name	Amount Paid
Roger M. Bundy, Attorney at Law.....	\$..... 140

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

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

1	2
Name	Amount Paid
.....	\$.....

FIVE-YEAR HISTORICAL DATA

SHOW AMOUNTS IN WHOLE DOLLARS ONLY, NO CENTS; SHOW PERCENTAGES TO ONE DECIMAL PLACE, I.E., 17.6

\$000 OMITTED FOR AMOUNTS OF LIFE INSURANCE

	1 2021	2 2020	3 2019	4 2018	5 2017
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary-whole life and endowment (Line 34, Col. 4).....	18,294	18,269	18,249	18,382	18,526
2. Ordinary-term (Line 21, Col. 4, less Line 34, Col. 4).....	—				
3. Credit life (Line 21, Col. 6).....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4).....					
5. Industrial (Line 21, Col. 2).....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4).....					
7. Total (Line 21, Col. 10).....	18,294	18,269	18,249	18,382	18,526
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated.....					
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary-whole life and endowment (Line 34, Col. 2).....	289	152	197	96	119
9. Ordinary-term (Line 2, Col. 4, less Line 34, Col. 2).....	—				
10. Credit life (Line 2, Col. 6).....					
11. Group (Line 2, Col. 9).....					
12. Industrial (Line 2, Col. 2).....					
13. Total (Line 2, Col. 10).....	289	152	197	96	119
Premium Income-Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2).....					
15.1 Ordinary life insurance (Line 20.4, Col. 3).....	65,127	55,590	62,729		
15.2 Ordinary individual annuities (Line 20.4, Col. 4).....	561,358	481,873	260,405		
16. Credit life, (group and individual) (Line 20.4, Col. 5).....					
17.1 Group life insurance (Line 20.4, Col. 6).....					
17.2 Group annuities (Line 20.4, Col. 7).....					
18.1 A & H-group (Line 20.4, Col. 8).....					
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9).....					
18.3 A & H-other (Line 20.4, Col. 10).....					
19. Aggregate of all other lines of business (Line 20.4, Col. 11).....					
20. Total.....	626,485	537,463	323,134		
Balance Sheet (Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3).....	19,796,153	18,808,073	18,423,137	18,429,511	19,548,188
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26).....	16,498,502	15,865,688	15,550,699	15,471,399	16,610,285
23. Aggregate life reserves (Page 3, Line 1).....	15,935,567	15,152,967	14,839,101	14,818,994	15,966,364
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1.....					
24. Aggregate A & H reserves (Page 3, Line 2).....					
25. Deposit-type contract funds (Page 3, Line 3).....	2,271	27,794			
26. Asset valuation reserve (Page 3, Line 24.01).....	303,924	360,602	371,155	376,643	333,384
27. Capital (Page 3, Lines 29 & 30).....					
28. Surplus (Page 3, Line 37).....	3,297,651	2,942,385	2,872,488	2,958,112	2,937,903
Cash Flow (Page 5)					
29. Net cash from operations (Line 11).....	932,521	474,405	173,191	(1,023,216)	486,647
Risk-Based Capital Analysis					
30. Total adjusted capital.....	3,601,575	3,302,987	3,243,643	2,958,112	3,288,787
31. Authorized control level risk-based capital.....	355,915	355,270	332,666	354,712	303,142
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No./Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1).....	88.0	91.3	95.2	96.1	93.6
33. Stocks (Lines 2.1 and 2.2).....	10.2	6.4	2.8	1.9	2.1
34. Mortgage loans on real estate (Lines 3.1 and 3.2).....					
35. Real estate (Lines 4.1, 4.2 and 4.3).....	0.3	0.4	0.4	0.2	0.2
36. Cash, cash equivalents and short-term investments (Line 5).....	0.9	1.5	1.2	1.1	3.4
37. Contract loans (Line 6).....	0.4	0.4	0.5	0.6	0.7
38. Derivatives (Page 2, Line 7).....					
39. Other invested assets (Line 8).....	0.2				
40. Receivables for securities (Line 9).....					
41. Securities lending reinvested collateral assets (Line 10).....					
42. Aggregate write-ins for invested assets (Line 11).....					
43. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(CONTINUED)

	1 2021	2	3 2019	4 2018	5 2017
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Sch. D Summary, Line 12, Col. 1).....					
45. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1).....					
46. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1).....					
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10).....					
48. Affiliated mortgage loans on real estate.....					
49. All other affiliated.....					
50. Total of above Lines 44 to 49.....					
51. Total investment in parent included in Lines 44 to 49 above.....					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	5,148	1,455	552	722	
53. Total admitted assets (Page 2, Line 28, Col. 3).....	19,796,153	18,808,073	18,423,137	18,429,511	19,548,188
Investment Data					
54. Net investment income (Exhibit of Net Investment Income).....	924,021	873,481	859,486	883,223	881,025
55. Realized capital gains (losses) (Page 4, Line 34, Column 1).....	52,701	(133,411)	(37,020)	4,096	(1,824)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1).....	170,533	35,798	(126,313)	(48,635)	8,356
57. Total of above Lines 54, 55 and 56.....	1,147,255	775,868	696,153	838,684	887,557
Benefits and Reserve Increase (Page 6)					
58. Total contract/certificate benefits-life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8).....	335,069	599,843	761,138	2,264,090	1,174,808
59. Total contract/certificate benefits-A & H (Lines 13 & 14, Col. 6).....					
60. Increase in life reserves-other than group and annuities (Line 19, Col. 2).....	58,271	(4,725)	(84,255)	(1,792)	(54,094)
61. Increase in A & H reserves (Line 19, Col. 6).....					
62. Dividends to policyholders and refunds to members (Line 30, Col. 1).....	40,000	25,000	35,000	34,754	35,055
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23 less Line 6)/(Page 6 Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00.....	48.2	57.4	89.5	48.1	22.4
64. Lapse percent (ordinary only) [Exhibit of Life Insurance, Column 4, Lines 14 & 15) / ½ (Exhibit of Life Insurance, Column 4, Lines 1 & 21)] x 100.00.....	0.4	0.4	1.2		0.3
65. A & H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2).....					
66. A & H cost containment percent (Schedule H, Part 1, Line 4, Col. 2).....					
67. A & H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2).....					
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims-group health (Sch. H, Part 3, Line 3.1, Col. 2).....					
69. Prior years' claim liability and reserve-group health (Sch. H, Part 3, Line 3.2, Col. 2).....					
70. Incurred losses on prior years' claims-health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2).....					
71. Prior years' claim liability and reserve-health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2).....					
Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)					
72. Industrial life (Page 6.1, Col. 2).....					
73. Ordinary-life (Page 6.1, Col. 1 less Cols. 2, 10 and 12).....	58,188	151,261	45,443	134,475	94,734
74. Ordinary-individual annuities (Page 6, Col. 4).....	171,525	164,525	127,720	91,986	185,733
75. Ordinary-supplementary contracts.....	XXX	XXX	XXX		
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7).....					
77. Group life (Page 6.2, Col. 1 less Cols. 7 and 9).....					
78. Group annuities (Page 6, Col. 5).....					
79. A & H-group (Page 6.5, Col. 3).....					
80. A & H-credit (Page 6.5, Col. 10).....					
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10).....					
82. Aggregate of all other lines of business (Page 6, Col. 8).....					
83. Fraternal (Page 6, Col. 7).....	(150,666)	(157,876)	(101,162)	(117,732)	(103,867)
84. Total (Page 6, Col. 1).....	79,047	157,910		108,729	176,600

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

If no, please explain