



# ANNUAL STATEMENT

For the Year Ended December 31, 2021  
of the Condition and Affairs of the  
**Catholic Ladies of Columbia**

NAIC Group Code..... 0, 0 (Current Period) (Prior Period)	NAIC Company Code..... 56316	Employer's ID Number..... 31-4144574
Organized under the Laws of OH	State of Domicile or Port of Entry OH	Country of Domicile US
Licensed as Business Type: Fraternal Benefit Society		
Incorporated/Organized..... March 12, 1897	Commenced Business..... March 12, 1897	
Statutory Home Office	700 Taylor Road, Suite 280 .. Gahanna .. OH .. US .. 43230 (Street and Number) (City or Town, State, Country and Zip Code)	
Main Administrative Office	700 Taylor Road, Suite 280 .. Gahanna .. OH .. US .. 43230 (Street and Number) (City or Town, State, Country and Zip Code)	800-845-0494 (Area Code) (Telephone Number)
Mail Address	700 Taylor Road, Suite 280 .. Gahanna .. OH .. US .. 43230 (Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)	
Primary Location of Books and Records	700 Taylor Road, Suite 280 .. Gahanna .. OH .. US .. 43230 (Street and Number) (City or Town, State, Country and Zip Code)	800-845-0494 (Area Code) (Telephone Number)
Internet Web Site Address	www.TheCLC.org	
Statutory Statement Contact	Loni Perkins (Name) lperkins@theclc.org (E-Mail Address)	800-845-0494 (Area Code) (Telephone Number) (Extension) 614-944-4743 (Fax Number)

## OFFICERS

Name	Title	Name	Title
1. FAIRY WAGNER	PRESIDENT	2. LONI A. PERKINS	CHIEF OPERATING OFFICER
3. IRENE BORROR	SECRETARY	4. ALICE TEYNOR	VICE PRESIDENT

## OTHER

THERESA BRODMAN	LYDIA RALL	VIKI SNIDER	CHARISSE SHICK
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State of..... Ohio  
County of.... Franklin

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.

(Signature) FAIRY WAGNER	(Signature) LONI A. PERKINS	(Signature) IRENE BORROR
1. (Printed Name) PRESIDENT	2. (Printed Name) CHIEF OPERATING OFFICER	3. (Printed Name) SECRETARY
(Title)	(Title)	(Title)

Subscribed and sworn to before me  
This \_\_\_\_\_ day of \_\_\_\_\_ 2022

a. Is this an original filing? Yes [X] No [ ]  
b. If no 1. State the amendment number \_\_\_\_\_  
2. Date filed \_\_\_\_\_  
3. Number of pages attached \_\_\_\_\_

Annual Statement for the year 2021 of the **Catholic Ladies of Columbia**  
**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).....	135,220,765		135,220,765	131,206,602
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	.80,676		.80,676	.502,925
2.2 Common stocks.....	23,234		23,234	
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....			0	
3.2 Other than first liens.....			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Cash (\$....634,861, Schedule E-Part 1), cash equivalents (\$....99,651, Schedule E-Part 2) and short-term investments (\$.....0, Schedule DA).....	734,512		734,512	914,641
6. Contract loans (including \$.....0 premium notes).....	1,175,261		1,175,261	1,217,500
7. Derivatives (Schedule DB).....			0	
8. Other invested assets (Schedule BA).....			0	
9. Receivables for securities.....			0	
10. Securities lending reinvested collateral assets (Schedule DL).....			0	
11. Aggregate write-ins for invested assets.....	.0	.0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	137,234,447	.0	137,234,447	133,841,668
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	1,575,687		1,575,687	1,594,931
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	5,190	1,709	3,481	3,951
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....			0	
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....			0	
16.2 Funds held by or deposited with reinsured companies.....			0	
16.3 Other amounts receivable under reinsurance contracts.....			0	
17. Amounts receivable relating to uninsured plans.....			0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0	
18.2 Net deferred tax asset.....			0	
19. Guaranty funds receivable or on deposit.....			0	
20. Electronic data processing equipment and software.....	6,744		6,744	8,489
21. Furniture and equipment, including health care delivery assets (\$.....0).....	4,338	4,338	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....			0	
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other-than-invested assets.....	19,485	19,485	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	138,845,891	25,532	138,820,359	135,449,041
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. TOTAL (Lines 26 and 27).....	138,845,891	25,532	138,820,359	135,449,041

**DETAILS OF WRITE-INS**

1101.....			0	
1102.....			0	
1103.....			0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	.0	.0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	.0	.0	0	0
2501. Prepaid 401K Contribution Fund.....	15,300	15,300	0	
2502. Deposit.....	4,185	4,185	0	
2503. Prepaid Dues / Insurance.....			0	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	.0	.0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	19,485	19,485	0	0

# Catholic Ladies of Columbia

## LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$....132,526,854 (Exhibit 5, Line 9999999) less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....	132,526,854	127,816,977
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	.....	.....
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....	130,197	95,981
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11).....	471,137	2,273,649
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 \$.....0 and coupons \$.....0 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 \$.....0 Modco).....	.....	.....
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$.....0 Modco).....	4,000	4,000
6.3 Coupons and similar benefits (including \$.....0 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 \$.....0 discount; including \$.....0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	20,051	8,476
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts.....	.....	.....
9.2 Provision for experience rating refunds, including the liability of \$.....0 accident and health experience rating refunds of which \$.....0 is for medical loss ratio rebate per the Public Health Service Act.....	.....	.....
9.3 Other amounts payable on reinsurance, including \$.....0 assumed and \$.....0 ceded.....	.....	.....
9.4 Interest Maintenance Reserve (IMR, Line 6).....	340,017	128,761
10. Commissions to agents due or accrued - life and annuity contracts \$.....0, accident and health \$.....0 and deposit-type contract funds \$.....0.....	.....	.....
11. Commissions and expense allowances payable on reinsurance assumed.....	.....	.....
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7).....	16,197	12,149
13. Transfers to Separate Accounts due or accrued (net) (including \$.....0 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).....	5,758	.....
15.1 Current federal and foreign income taxes, including \$.....0 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.....	442,625	439,818
18. Amounts held for agents' account, including \$.....0 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 \$.....0 and interest thereon \$.....0.....	.....	.....
23. Dividends to stockholders declared and unpaid.....	.....	.....
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR Line 16, Col. 7).....	599,476	524,039
24.02 Reinsurance in unauthorized and certified (\$.....0) companies.....	.....	.....
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers.....	.....	.....
24.04 Payable to parent, subsidiaries and affiliates.....	.....	.....
24.05 Drafts outstanding.....	.....	.....
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 \$.....0 and interest thereon \$.....0.....	0	0
25. Aggregate write-ins for liabilities.....	0	0
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	134,556,311	131,303,850
27. From Separate Accounts Statement.....	.....	.....
28. Total liabilities (Line 26 and 27).....	134,556,311	131,303,850
29. Common capital stock.....	.....	.....
30. Preferred capital stock.....	.....	.....
31. Aggregate write-ins for other-than-special surplus funds.....	0	0
32. Surplus notes.....	.....	.....
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1).....	.....	.....
34. Aggregate write-ins for special surplus funds.....	0	0
35. Unassigned funds (surplus).....	4,264,047	4,145,191
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 29 \$.....0).....	.....	.....
36.2 .....0.000 shares preferred (value included in Line 30 \$.....0).....	.....	.....
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement).....	4,264,047	4,145,191
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55).....	4,264,047	4,145,191
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	138,820,359	135,449,041

### DETAILS OF WRITE-INS

2501. ....	.....	.....
2502. ....	.....	.....
2503. ....	.....	.....
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	0	0
3101. ....	.....	.....
3102. ....	.....	.....
3103. ....	.....	.....
3198. Summary of remaining write-ins for Line 31 from overflow page.....	0	0
3199. Totals (Lines 3101 through 3103 plus 3198) (Line 31 above).....	0	0
3401. ....	.....	.....
3402. ....	.....	.....
3403. ....	.....	.....
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0

Annual Statement for the year 2021 of the **Catholic Ladies of Columbia**  
**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)	12,191,383	14,354,901
2. Considerations for supplementary contracts with life contingencies.....		
3. Net investment income (Exhibit of Net Investment Income, Line 17).....	5,248,438	5,658,486
4. Amortization of Interest Maintenance Reserve (IMR) (Line 5).....	28,148	5,293
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.....		
8.3 Aggregate write-ins for miscellaneous income.....	22,230	37,849
9. Totals (Lines 1 to 8.3).....	17,490,199	20,056,529
10. Death benefits.....	363,571	388,343
11. Matured endowments (excluding guaranteed annual pure endowments).....		6,492
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8).....	10,837,557	12,656,116
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.....	73,956	105,719
16. Group conversions.....		
17. Interest and adjustments on contract or deposit-type contract funds.....	19,252	17,057
18. Payments on supplementary contracts with life contingencies.....		
19. Increase in aggregate reserves for life and accident and health contracts.....	4,709,879	5,156,435
20. Totals (Lines 10 to 19).....	16,004,215	18,330,162
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1).....	399,667	478,107
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).....	883,655	1,008,263
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5).....	44,447	38,603
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.....	0	2,443
28. Totals (Lines 20 to 27).....	17,331,983	19,857,579
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	158,216	198,951
30. Dividends to policyholders and refunds to members.....		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	158,216	198,951
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).....	158,216	198,951
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....0 (excluding taxes of \$.....0 transferred to the IMR).....	(32,596)	(431,993)
35. Net income (Line 33 plus Line 34).....	125,620	(233,042)
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2).....	4,145,191	4,101,736
37. Net income (Line 35).....	125,620	(233,042)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....0.....	18,734	47,355
39. Change in net unrealized foreign exchange capital gain (loss) .....		
40. Change in net deferred income tax.....		
41. Change in nonadmitted assets.....	111,847	(24,374)
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 .....	(75,436)	253,515
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.....	(61,910)	0
54. Net change in capital and surplus for the year (Lines 37 through 53).....	118,856	43,455
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38).....	4,264,047	4,145,191

**DETAILS OF WRITE-INS**

08.301. Misc. Income.....	1,685	7,257
08.302. Annuity W/D Penalty.....	20,545	30,591
08.303. .....		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	22,230	37,849
2701. Pension Benefits.....		2,443
2702. .....		
2703. .....		
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above).....	0	2,443
5301. CHANGE IN UNASSIGNED FUNDS - PENSION REPORTING.....	(61,910)	
5302. .....		
5303. .....		
5398. Summary of remaining write-ins for Line 53 from overflow page.....	0	0
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above).....	(61,910)	0

Annual Statement for the year 2021 of the **Catholic Ladies of Columbia**  
**CASH FLOW**

	1 Current Year	2 Prior Year
<b>CASH FROM OPERATIONS</b>		
1. Premiums collected net of reinsurance.....	12,205,040	14,359,486
2. Net investment income.....	5,932,263	6,201,652
3. Miscellaneous income.....	22,230	37,849
4. Total (Lines 1 through 3).....	18,159,532	20,598,988
5. Benefit and loss related payments.....	13,096,848	12,252,139
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....	1,317,962	1,530,413
8. Dividends paid to policyholders.....		
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....		
10. Total (Lines 5 through 9).....	14,414,810	13,782,552
11. Net cash from operations (Line 4 minus Line 10).....	3,744,722	6,816,436
<b>CASH FROM INVESTMENTS</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	5,766,257	13,227,289
12.2 Stocks.....	412,850	534,071
12.3 Mortgage loans.....		
12.4 Real estate.....		
12.5 Other invested assets.....		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....		
12.7 Miscellaneous proceeds.....		
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	6,179,107	13,761,360
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	10,228,790	21,012,817
13.2 Stocks.....	4,500	
13.3 Mortgage loans.....		
13.4 Real estate.....		
13.5 Other invested assets.....		
13.6 Miscellaneous applications.....		
13.7 Total investments acquired (Lines 13.1 to 13.6).....	10,233,290	21,012,817
14. Net increase (decrease) in contract loans and premium notes.....	(42,239)	(25,338)
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(4,011,945)	(7,226,119)
<b>CASH FROM FINANCING AND MISCELLANEOUS SOURCES</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....		
16.2 Capital and paid in surplus, less treasury stock.....		
16.3 Borrowed funds.....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	34,216	(48,970)
16.5 Dividends to stockholders.....		
16.6 Other cash provided (applied).....	52,876	6,292
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	87,092	(42,678)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17).....	(180,130)	(452,360)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	914,641	1,367,002
19.2 End of year (Line 18 plus Line 19.1).....	734,512	914,641

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

20.0001 .....	.....	.....
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## **Catholic Ladies of Columbia**

## ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident and Health	7 Fraternal	8 Other Lines of Business	9 YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts.....	12,191,383	188,844		12,002,539					
2. Considerations for supplementary contracts with life contingencies.....	0	XXX	XXX			XXX	XXX		XXX
3. Net investment income.....	5,248,438	457,337		4,791,101					
4. Amortization of Interest Maintenance Reserve (IMR).....	28,148	2,453		25,695					
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0						XXX		
6. Commissions and expense allowances on reinsurance ceded.....	0						XXX		
7. Reserve adjustments on reinsurance ceded.....	0						XXX		
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	0						XXX		
8.2 Charges and fees for deposit-type contracts.....	0						XXX		
8.3 Aggregate write-ins for miscellaneous income.....	22,230	1,685	0	20,545	0	0	0	0	0
9. Totals (Lines 1 to 8.3).....	17,490,199	650,319	0	16,839,879	0	0	0	0	0
10. Death benefits.....	363,571	363,571				XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments).....	0					XXX	XXX		
12. Annuity benefits.....	10,837,557	XXX	XXX	10,837,557		XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts.....	0						XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0						XXX		
15. Surrender benefits and withdrawals for life contracts.....	73,956	73,956				XXX	XXX		
16. Group conversions.....	0						XXX		
17. Interest and adjustments on contract or deposit-type contract funds.....	19,252	4,009		15,243			XXX		
18. Payments on supplementary contracts with life contingencies.....	0					XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts.....	4,709,879	156,922		4,552,957			XXX		
20. Totals (Lines 10 to 19).....	16,004,215	598,458	0	15,405,757	0	0	XXX	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	399,667	22,347		377,320					XXX
22. Commissions and expense allowances on reinsurance assumed.....	0						XXX		
23. General insurance expenses and fraternal expenses.....	883,655	62,454		654,270				166,931	
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	44,447	37,240		2,328				4,879	
25. Increase in loading on deferred and uncollected premiums.....	0						XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0						XXX		
27. Aggregate write-ins for deductions.....	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27).....	17,331,983	720,498	0	16,439,675	0	0	171,810	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	158,216	(70,179)	0	400,205	0	0	(171,810)	0	0
30. Dividends to policyholders and refunds to members.....	0						XXX		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	158,216	(70,179)	0	400,205	0	0	(171,810)	0	0
32. Federal income taxes incurred (excluding tax on capital gains).....	0								
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	158,216	(70,179)	0	400,205	0	0	(171,810)	0	0
34. Policies/certificates in force end of year.....	15,062	11,580		3,482			XXX		

## DETAILS OF WRITE-INS

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

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life with Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a).	188,844		160,879	27,965								
2. Considerations for supplementary contracts with life contingencies.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income.	457,337		454,883	2,454								
4. Amortization of Interest Maintenance Reserve (IMR).	2,453		2,440	13								
5. Separate Accounts net gain from operations excluding unrealized gains or losses.	0											
6. Commissions and expense allowances on reinsurance ceded.	0											
7. Reserve adjustments on reinsurance ceded.	0											
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.	0											
8.2 Charges and fees for deposit-type contracts.	0											
8.3 Aggregate write-ins for miscellaneous income.	1,685	0	1,676	.9	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3).	650,319	0	619,878	30,441	0	0	0	0	0	0	0	0
10. Death benefits.	363,571		363,571									
11. Matured endowments (excluding guaranteed annual pure endowments).	0											
12. Annuity benefits.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts.	0											
14. Coupons, guaranteed annual pure endowments and similar benefits.	0											
15. Surrender benefits and withdrawals for life contracts.	73,956		73,956									
16. Group conversions.	0											
17. Interest and adjustments on contract or deposit-type contract funds.	4,009		4,009									
18. Payments on supplementary contracts with life contingencies.	0											
19. Increase in aggregate reserves for life and accident and health contracts.	156,922		156,080	842								
20. Totals (Lines 10 to 19).	598,458	0	597,616	842	0	0	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).	22,347		22,227	120								XXX
22. Commissions and expense allowances on reinsurance assumed.	0											
23. General insurance expenses.	62,454		62,119	335								
24. Insurance taxes, licenses and fees, excluding federal income taxes.	37,240		37,040	200								
25. Increase in loading on deferred and uncollected premiums.	0											
26. Net transfers to or (from) Separate Accounts net of reinsurance.	0		0									
27. Aggregate write-ins for deductions.	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27).	720,498	0	719,001	1,497	0	0	0	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).	(70,179)	0	(99,123)	28,944	0	0	0	0	0	0	0	0
30. Dividends to policyholders and refunds to members.	0											
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).	(70,179)	0	(99,123)	28,944	0	0	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains).	0											
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).	(70,179)	0	(99,123)	28,944	0	0	0	0	0	0	0	0
34. Policies/certificates in force end of year.	7,130		6,593	537								

**DETAILS OF WRITE-INS**

08.301. Misc. Income.	1,685		1,676	.9								
08.302.	0											
08.303.	0											
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).	1,685	0	1,676	.9	0	0	0	0	0	0	0	0
2701.	0											
2702.	0											
2703.	0											
2798. Summary of remaining write-ins for Line 27 from overflow page.	0	0	0	0	0	0	0	0	0	0	0	0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above).	0	0	0	0	0	0	0	0	0	0	0	0

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

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

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

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

	1 Total	2 Whole Life	3 Term Life	4 Universal Life	5 Variable Life	6 Variable Universal Life	7 Credit Life (d)	8 Other Group Life (a)	9 YRT Mortality Risk Only
1. Premiums for life contracts (b).....	0								
2. Considerations for supplementary contracts with life contingencies.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....
3. Net investment income.....	0								
4. Amortization of Interest Maintenance Reserve (IMR).....	0								
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0								
6. Commissions and expense allowances on reinsurance ceded.....	0								
7. Reserve adjustments on reinsurance ceded.....	0								
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	0								
8.2 Charges and fees for deposit-type contracts.....	0								
8.3 Aggregate write-ins for miscellaneous income.....	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3).....	0	0	0	0	0	0	0	0	0
10. Death benefits.....	0								
11. Matured endowments (excluding guaranteed annual pure endowments).....	0								
12. Annuity benefits.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....
13. Disability benefits and benefits under accident and health contracts.....	0								
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0								
15. Surrender benefits and withdrawals for life contracts.....	0								
16. Group conversions.....	0								
17. Interest and adjustments on contract or deposit-type contract funds.....	0								
18. Payments on supplementary contracts with life contingencies.....	0								
19. Increase in aggregate reserves for life and accident and health contracts.....	0								
20. Totals (Lines 10 to 19).....	0	0	0	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	0								XXX.....
22. Commissions and expense allowances on reinsurance assumed.....	0								
23. General insurance expenses.....	0								
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	0								
25. Increase in loading on deferred and uncollected premiums.....	0								
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0								
27. Aggregate write-ins for deductions.....	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27).....	0	0	0	0	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	0	0	0	0	0	0	0	0	0
30. Dividends to policyholders and refunds to members.....	0								
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	0	0	0	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains).....	0								
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	0	0	0	0	0	0	0	0	0
34. Policies/certificates in force end of year.....	0								

**NONE****DETAILS OF WRITE-INS**

08.301.	0								
08.302.	0								
08.303.	0								
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	0	0	0	0	0	0	0	0	0
2701.	0								
2702.	0								
2703.	0								
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0	0	0	0	0	0	0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above).....	0	0	0	0	0	0	0	0	0

(a) Includes the following amounts for FEGLI/SGLI: Line 1.....0 Line 10.....0 Line 16.....0 Line 23.....0 Line 24.....0.

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

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

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

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

	1 Total	2 Fixed Annuities	3 Indexed Annuities	Deferred		6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
				4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
1. Premiums for individual annuity contracts.....	12,002,539	12,002,539					
2. Considerations for supplementary contracts with life contingencies.....	0	XXX	XXX	XXX	XXX		XXX
3. Net investment income.....	4,791,101	4,791,101					
4. Amortization of Interest Maintenance Reserve (IMR).....	25,695	25,695					
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0						
6. Commissions and expense allowances on reinsurance ceded.....	0						
7. Reserve adjustments on reinsurance ceded.....	0						
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	0						
8.2 Charges and fees for deposit-type contracts.....	0						
8.3 Aggregate write-ins for miscellaneous income.....	20,545	20,545	0	0	0	0	0
9. Totals (Lines 1 to 8.3).....	16,839,879	16,839,879	0	0	0	0	0
10. Death benefits.....	0						
11. Matured endowments (excluding guaranteed annual pure endowments).....	0						
12. Annuity benefits.....	10,837,557	10,837,557					
13. Disability benefits and benefits under accident and health contracts.....	0						
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0						
15. Surrender benefits and withdrawals for life contracts.....	0						
16. Group conversions.....	0						
17. Interest and adjustments on contract or deposit-type contract funds.....	15,243	15,243					
18. Payments on supplementary contracts with life contingencies.....	0						
19. Increase in aggregate reserves for life and accident and health contracts.....	4,552,957	4,552,957					
20. Totals (Lines 10 to 19).....	15,405,757	15,405,757	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	377,320	377,320					
22. Commissions and expense allowances on reinsurance assumed.....	0						
23. General insurance expenses.....	654,270	654,270					
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	2,328	2,328					
25. Increase in loading on deferred and uncollected premiums.....	0						
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0						
27. Aggregate write-ins for deductions.....	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27).....	16,439,675	16,439,675	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	400,205	400,205	0	0	0	0	0
30. Dividends to policyholders and refunds to members.....	0						
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	400,205	400,205	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains).....	0						
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	400,205	400,205	0	0	0	0	0
34. Policies/certificates in force end of year.....	3,332	3,332					

**DETAILS OF WRITE-INS**

08.301. ....	0						
08.302. Annuity Withdrawal Penalty.....	20,545	20,545					
08.303. ....	0						
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	20,545	20,545	0	0	0	0	0
2701. ....	0						
2702. ....	0						
2703. ....	0						
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0	0	0	0	0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above).....	0	0	0	0	0	0	0

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

**Analysis of Operations by Lines of Business - Group Annuities**  
**NONE**

**Analysis of Operations by Lines of Business - Accident and Health**  
**NONE**

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

	1 Total	2 Industrial Life	3 Whole Life	4 Term Life	5 Indexed Life	6 Universal Life	7 Universal Life with Secondary Guarantees	8 Variable Life	9 Variable Universal Life	10 Credit Life (b) (N/A Fraternal)	11 Other Individual Life	12 YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)												
1. Reserve December 31, prior year.....	11,391,171		11,334,590	56,581								
2. Tabular net premiums or considerations.....	169,415		147,816	21,599								
3. Present value of disability claims incurred.....	0											
4. Tabular interest.....	568,388		565,238	3,150								
5. Tabular less actual reserve released.....	0											
6. Increase in reserve on account of change in valuation basis.....	0											
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve.....	0	XXX								XXX		
7. Other increases (net).....	0											
8. Totals (Lines 1 to 7).....	12,128,974	0	12,047,644	81,330	0	0	0	0	0	0	0	0
9. Tabular cost.....	255,974		246,808	9,166								
10. Reserves released by death.....	249,858		239,659	10,199								
11. Reserves released by other terminations (net).....	75,049		75,049									
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	0											
13. Net transfers to or (from) Separate Accounts.....	0											
14. Total deductions (Lines 9 to 13).....	580,881	0	561,516	19,365	0	0	0	0	0	0	0	0
15. Reserve December 31, current year.....	11,548,093	0	11,486,128	61,965	0	0	0	0	0	0	0	0
<b>Cash Surrender Value and Policy Loans</b>												
16. CSA ending balance December 31, current year.....	8,241,522		8,235,832	5,690								
17. Amount available for policy loans based upon Line 16 CSV.....	8,194,041		8,188,351	5,690								

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

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

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

(N/A Fraternal)

	1 Total	2 Whole Life	3 Term Life	4 Variable Life	5 Universal Life	6 Variable Universal Life	7 Credit Life (b)	8 Other Group Life	9 YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b>									
(Net of Reinsurance Ceded)									
1. Reserve December 31, prior year.....	0								
2. Tabular net premiums or considerations.....	0								
3. Present value of disability claims incurred.....	0								
4. Tabular interest.....	0								
5. Tabular less actual reserve released.....	0								
6. Increase in reserve on account of change in valuation basis.....	0								
7. Other increases (net).....	0								
8. Totals (Lines 1 to 7).....	0	0	0	0	0	0	0	0	0
9. Tabular cost.....	0								
10. Reserves released by death.....	0								
11. Reserves released by other terminations (net).....	0								
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	0								
13. Net transfers to or (from) Separate Accounts.....	0								
14. Total deductions (Lines 9 to 13).....	0	0	0	0	0	0	0	0	0
15. Reserve December 31, current year.....	0	0	0	0	0	0	0	0	0
<b>Cash Surrender Value and Policy Loans</b>									
16. CSA ending balance December 31, current year.....	0								
17. Amount available for policy loans based upon Line 16 CSV.....	0								

**NONE**

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

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

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

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities			
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees					
<b>Involving Life or Disability Contingencies (Reserves)</b>										
(Net of Reinsurance Ceded)										
1. Reserve December 31, prior year.....	116,425,806	116,425,806								
2. Tabular net premiums or considerations.....	12,002,539	12,002,539								
3. Present value of disability claims incurred.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
4. Tabular interest.....	3,170,063	3,170,063								
5. Tabular less actual reserve released.....	1,208,854	1,208,854								
6. Increase in reserve on account of change in valuation basis.....	0									
7. Other increases (net).....	0									
8. Totals (Lines 1 to 7).....	132,807,262	132,807,262	0	0	0	0	0			
9. Tabular cost.....	0									
10. Reserves released by death.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. Reserves released by other terminations (net).....	0									
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	11,241,856	11,241,856								
13. Net transfers to or (from) Separate Accounts.....	0									
14. Total deductions (Lines 9 to 13).....	11,241,856	11,241,856	0	0	0	0	0			
15. Reserve December 31, current year.....	121,565,406	121,565,406	0	0	0	0	0			
<b>Cash Surrender Value and Policy Loans</b>										
16. CSV ending balance, December 31, current year.....	0									
17. Amount available for policy loans based upon Line 16 CSV.....	120,545,288	120,545,288								

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

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

(N/A Fraternal)

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

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

# Catholic Ladies of Columbia

## EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds.....	(a).....	
1.1 Bonds exempt from U.S. tax.....	(a).....	
1.2 Other bonds (unaffiliated).....	(a).....	5,502,635.....
1.3 Bonds of affiliates.....	(a).....	5,491,675.....
2.1 Preferred stocks (unaffiliated).....	(b).....	16,092.....
2.11 Preferred stocks of affiliates.....	(b).....	
2.2 Common stocks (unaffiliated).....		
2.21 Common stocks of affiliates.....		
3. Mortgage loans.....	(c).....	
4. Real estate.....	(d).....	
5. Contract loans.....		59,390.....
6. Cash, cash equivalents and short-term investments.....	(e).....	306.....
7. Derivative instruments.....	(f).....	
8. Other invested assets.....		
9. Aggregate write-ins for investment income.....		0.....
10. Total gross investment income.....	5,578,423.....	5,560,338.....
11. Investment expenses.....		(g).....
12. Investment taxes, licenses and fees, excluding federal income taxes.....		(g).....
13. Interest expense.....		(h).....
14. Depreciation on real estate and other invested assets.....		(i).....
15. Aggregate write-ins for deductions from investment income.....		0.....
16. Total deductions (Lines 11 through 15).....		311,899.....
17. Net investment income (Line 10 minus Line 16).....		5,248,439.....

### DETAILS OF WRITE-INS

0901.....		
0902.....		
0903.....		
0998. Summary of remaining write-ins for Line 9 from overflow page.....	0.....	0.....
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	0.....	0.....
1501.....		
1502.....		
1503.....		
1598. Summary of remaining write-ins for Line 15 from overflow page.....		0.....
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above).....		0.....

- (a) Includes \$....35,720 accrual of discount less \$....700,301 amortization of premium and less \$....63,822 paid for accrued interest on purchases.
- (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
- (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
- (e) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
- (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
- (i) Includes \$.....0 depreciation on real estate and \$.....0 depreciation on other invested assets.

### EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds.....			0.....		
1.1 Bonds exempt from U.S. tax.....			0.....		
1.2 Other bonds (unaffiliated).....	216,209.....		216,209.....		
1.3 Bonds of affiliates.....			0.....		
2.1 Preferred stocks (unaffiliated).....	(9,399).....		(9,399).....	18,734.....	
2.11 Preferred stocks of affiliates.....			0.....		
2.2 Common stocks (unaffiliated).....			0.....		
2.21 Common stocks of affiliates.....			0.....		
3. Mortgage loans.....			0.....		
4. Real estate.....			0.....		
5. Contract loans.....			0.....		
6. Cash, cash equivalents and short-term investments.....			0.....		
7. Derivative instruments.....			0.....		
8. Other invested assets.....			0.....		
9. Aggregate write-ins for capital gains (losses).....	0.....	0.....	0.....	0.....	0.....
10. Total capital gains (losses).....	206,810.....	0.....	206,810.....	18,734.....	0.....

### DETAILS OF WRITE-INS

0901.....			0.....		
0902.....			0.....		
0903.....			0.....		
0998. Summary of remaining write-ins for Line 9 from overflow page.....	0.....	0.....	0.....	0.....	0.....
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	0.....	0.....	0.....	0.....	0.....

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

	1 Total	2 Industrial Life	Insurance									12 Fraternal (Fraternal Benefit Societies Only)	
			Group			Accident and Health			11 Aggregate of All Other Lines of Business				
			3 Life Insurance	4 Individual Annuities	5 Credit Life (Group and Individual)	6 Life Insurance	7 Annuities	8 Group	9 Credit (Group & Individual)	10 Other			
<b>FIRST YEAR (other than single)</b>													
1. Uncollected.....	0												
2. Deferred and accrued.....	0												
3. Deferred, accrued and uncollected:													
3.1 Direct.....	0												
3.2 Reinsurance assumed.....	0												
3.3 Reinsurance ceded.....	0												
3.4 Net (Line 1 + Line 2).....	0	0	0	0	0	0	0	0	0	0	0	0	
4. Advance.....	0												
5. Line 3.4 - Line 4.....	0	0	0	0	0	0	0	0	0	0	0	0	
6. Collected during year:													
6.1 Direct.....	8,412,019			16,116	8,395,903								
6.2 Reinsurance assumed.....	0												
6.3 Reinsurance ceded.....	0												
6.4 Net.....	8,412,019	0	16,116	8,395,903	0	0	0	0	0	0	0	0	
7. Line 5 + Line 6.4.....	8,412,019	0	16,116	8,395,903	0	0	0	0	0	0	0	0	
8. Prior year (uncollected + deferred and accrued - advance).....	0												
9. First year premiums and considerations:													
9.1 Direct.....	8,412,019		16,116	8,395,903									
9.2 Reinsurance assumed.....	0												
9.3 Reinsurance ceded.....	0												
9.4 Net (Line 7 - Line 8).....	8,412,019	0	16,116	8,395,903	0	0	0	0	0	0	0	0	
10. Single premiums and considerations:													
10.1 Direct.....	25,983			25,983									
10.2 Reinsurance assumed.....	0												
10.3 Reinsurance ceded.....	0												
10.4 Net.....	25,983	0	25,983	0	0	0	0	0	0	0	0	0	
11. <b>RENEWAL</b>													
11. Uncollected.....	14,623			14,623									
12. Deferred and accrued.....	0												
13. Deferred, accrued and uncollected:													
13.1 Direct.....	14,623			14,623									
13.2 Reinsurance assumed.....	0												
13.3 Reinsurance ceded.....	0												
13.4 Net (Line 11 + Line 12).....	14,623	0	14,623	0	0	0	0	0	0	0	0	0	
14. Advance.....	20,051			20,051									
15. Line 13.4 - Line 14.....	(5,428)	0	(5,428)	0	0	0	0	0	0	0	0	0	
16. Collected during year:													
16.1 Direct.....	3,770,584			163,949	3,606,636								
16.2 Reinsurance assumed.....	0												
16.3 Reinsurance ceded.....	17,423			17,423									
16.4 Net.....	3,753,162	0	146,526	3,606,636	0	0	0	0	0	0	0	0	
17. Line 15 + Line 16.4.....	3,747,733	0	141,098	3,606,636	0	0	0	0	0	0	0	0	
18. Prior year (uncollected + deferred and accrued - advance).....	(5,648)		(5,648)										
19. Renewal premiums and considerations:													
19.1 Direct.....	3,770,804			164,169	3,606,636								
19.2 Reinsurance assumed.....	0												
19.3 Reinsurance ceded.....	17,423			17,423									
19.4 Net (Line 17 - Line 18).....	3,753,382	0	146,746	3,606,636	0	0	0	0	0	0	0	0	
20. <b>TOTAL</b>													
20. Total premiums and annuity considerations:													
20.1 Direct.....	12,208,806	0	206,267	12,002,539	0	0	0	0	0	0	0	0	
20.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0	0	
20.3 Reinsurance ceded.....	17,423	0	17,423	0	0	0	0	0	0	0	0	0	
20.4 Net (Lines 9.4 + 10.4 + 19.4).....	12,191,383	0	188,845	12,002,539	0	0	0	0	0	0	0	0	

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

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Insurance Group		Accident and Health			11 Aggregate of All Other Lines of Business	12 Fraternal (Fraternal Benefit Societies Only)
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group & Individual)	10 Other		
<b>POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)</b>												
21. To pay renewal premiums.....	0											
22. All other.....	0											
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>												
23. First year (other than single):												
23.1 Reinsurance ceded.....	0											
23.2 Reinsurance assumed.....	0											
23.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0	0	0	0	0
24. Single:												
24.1 Reinsurance ceded.....	0											
24.2 Reinsurance assumed.....	0											
24.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:												
25.1 Reinsurance ceded.....	0											
25.2 Reinsurance assumed.....	0											
25.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0	0	0	0	0
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6).....	0	0	0	0	0	0	0	0	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22).....	0	0	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0	0	0	0	0
<b>COMMISSIONS INCURRED (direct business only)</b>												
27. First year (other than single).....	331,530		14,437		317,093							
28. Single.....	2,689		2,689									
29. Renewal.....	65,447		5,221		60,226							
30. Deposit-type contract funds.....	0											
31. Totals (to agree with Page 6, Line 21).....	399,666	0	22,346		377,320	0	0	0	0	0	0	0

Annual Statement for the year 2021 of the **Catholic Ladies of Columbia**  
**EXHIBIT 2 - GENERAL EXPENSES**

	Insurance			5	6	7	
	1 Life	Accident and Health			6	7	
		2 Cost Containment	3 All Other				
1. Rent.....	52,191				9,210	61,401	
2. Salaries and wages.....	223,181			31,883	63,766	318,830	
3.11 Contributions for benefit plans for employees.....	51,634				12,908	64,542	
3.12 Contributions for benefit plans for agents.....						0	
3.21 Payments to employees under non-funded benefit plans.....						0	
3.22 Payments to agents under non-funded benefit plans.....						0	
3.31 Other employee welfare.....						0	
3.32 Other agent welfare.....						0	
4.1 Legal fees and expenses.....	1,745				308	2,053	
4.2 Medical examination fees.....	2,560					2,560	
4.3 Inspection report fees.....						0	
4.4 Fees of public accountants and consulting actuaries.....	191,623					191,623	
4.5 Expense of investigation and settlement of policy claims.....						0	
5.1 Traveling expenses.....	3,947					3,947	
5.2 Advertising.....	8,451					8,451	
5.3 Postage, express, telegraph and telephone.....	21,956				3,875	25,831	
5.4 Printing and stationery.....						0	
5.5 Cost or depreciation of furniture and equipment.....	5,230					5,230	
5.6 Rental of equipment.....	6,023					6,023	
5.7 Cost or depreciation of EDP equipment and software.....						0	
6.1 Books and periodicals.....						0	
6.2 Bureau and association fees.....	3,717				656	4,373	
6.3 Insurance, except on real estate.....	21,695				3,829	25,524	
6.4 Miscellaneous losses.....						0	
6.5 Collection and bank service charges.....	3,657					3,657	
6.6 Sundry general expenses.....	14,427					14,427	
6.7 Group service and administration fees.....	4,256					4,256	
6.8 Reimbursements by uninsured plans.....						0	
7.1 Agency expense allowance.....						0	
7.2 Agents' balances charged off (less \$.....0 recovered).....						0	
7.3 Agency conferences other than local meetings.....						0	
8.1 Official publication (Fraternal Benefit Societies Only).....	XXX	XXX	XXX	XXX	XXX	24,403	
8.2 Expenses of supreme lodge meetings (Fraternal Benefit Soc. Only).....	XXX	XXX	XXX	XXX	XXX	75	
9.1 Real estate expenses.....						0	
9.2 Investment expenses not included elsewhere.....					277,688	277,688	
9.3 Aggregate write-ins for expenses.....	100,431	0	0	0	0	47,900	
10. General expenses Incurred.....	716,724	0	0	0	309,571	(b).....166,930	
11. General expenses unpaid December 31, prior year.....	12,149					12,149	
12. General expenses unpaid December 31, current year.....	16,197					16,197	
13. Amounts receivable relating to uninsured plans, prior year.....						0	
14. Amounts receivable relating to uninsured plans, current year.....						0	
15. General expenses paid during year (Lines 10+11-12-13+14).....	712,676	0	0	0	309,571	166,930	
						1,189,177	

**DETAILS OF WRITE-INS**

09.301. Marketing & Director Expense.....	37,927					37,927
09.302. Computer & Data Processing .....	62,504					62,504
09.303. Fraternal Activities, Donations.....						45,314
09.398. Summary of remaining write-ins for Line 9.3 from overflow page.....	0	0	0	0	0	2,586
09.399. Totals (Lines 09.301 through 09.303 plus 09.398)(Line 9.3 above).....	100,431	0	0	0	0	47,900
						148,331

(a) Includes management fees of \$.....0 to affiliates and \$.....0 to non-affiliates.

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

1. Charitable \$....45,314; 2. Institutional \$....77,159; 3. Recreational and Health \$....12,908; 4. Educational \$....2,586  
 5. Religious \$.....0; 6. Membership \$....28,963; 7. Other \$.....0; 8. Total \$....166,930

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

	Insurance			4	5	6
	1 Life	2 Accident and Health	3 All Other Lines of Business			
1. Real estate taxes.....						0
2. State insurance department licenses and fees.....	7,855				1,386	9,241
3. State taxes on premiums.....						0
4. Other state taxes, including \$.....0 for employee benefits.....	14,250					14,250
5. U.S. Social Security taxes.....	17,462			2,328	3,492	23,282
6. All other taxes.....						0
7. Taxes, licenses and fees incurred.....	39,567	0	0	2,328	4,879	46,774
8. Taxes, licenses and fees unpaid December 31, prior year.....						0
9. Taxes, licenses and fees unpaid December 31, current year.....	5,758					5,758
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9).....	33,809	0	0	2,328	4,879	41,016

**EXHIBIT 4 - DIVIDENDS OR REFUNDS**

	1 Life	2 Accident and Health
1. Applied to pay renewal premiums.....		
2. Applied to shorten the endowment or premium-paying period.....		
3. Applied to provide paid-up additions.....		
4. Applied to provide paid-up annuities.....		
5. Total Lines 1 through 4.....	0	0
6. Paid-in cash.....		
7. Left on deposit.....		
8. Aggregate write-ins for dividend or refund options.....	0	0
9. Total Lines 5 through 8.....	0	0
10. Amount due and unpaid.....		
11. Provision for dividends or refunds payable in the following calendar year.....		
12. Terminal dividends.....		
13. Provision for deferred dividend contracts.....		4,000
14. Amount provisionally held for deferred dividend contracts not included in Line 13.....		
15. Total Lines 10 through 14.....	4,000	0
16. Total from prior year.....	4,000	
17. Total dividends or refunds (Lines 9 + 15 - 16).....	0	0

**DETAILS OF WRITE-INS**

0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page.....	0	0
0899. Totals (Line 0801 through 0803 plus 0898) (Line 8 above).....	0	0

Annual Statement for the year 2021 of the **Catholic Ladies of Columbia**  
**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1 Valuation Standard	2 Total (a)	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
<b>Life Insurance:</b>					
0100001. AE 3%.....	2,123		2,123		
0100002. 1941 CSO 2.5%.....	175,942		175,942		
0100003. 1980 CSO 6.0%.....	2,985,660		2,985,660		
0100004. 1980 CSO 5.5%.....	3,107,963		3,107,963		
0100005. 1980 CSO 5.0%.....	339,423		339,423		
0100006. 1980 CSO 4.5%.....	2,501,276		2,501,276		
0100007. 2001 CSO 4.0%.....	1,194,471		1,194,471		
0100008. 2001 CSO 3.5%.....	1,081,281		1,081,281		
0100009. 2017 CSO 3.5%.....	26,102		26,102		
0100010. 2017 CSO 3.0%.....	113,841		113,841		
0100011. Unearned Premium Reserve.....	33,439		33,439		
0199997. Totals (Gross).....	11,561,521	0	11,561,521	0	0
0199998. Reinsurance ceded.....	14,702		14,702		
0199999. Totals (Net).....	11,546,819	0	11,546,819	0	0

**Annuities (excluding supplementary contracts with life contingencies):**

0200001. Annuities - Deferred.....	120,928,920	....XXX.....	120,928,920	....XXX.....	
0200002. Annuities - Immediate.....	49,842	....XXX.....	49,842	....XXX.....	
0200003. H.O. Pension.....	0	....XXX.....		....XXX.....	
0299997. Totals (Gross).....	120,978,762	....XXX.....	120,978,762	....XXX.....	0
0299999. Totals (Net).....	120,978,762	....XXX.....	120,978,762	....XXX.....	0

**Accidental Death Benefits:**

0400001. ADB.....	1,273		1,273		
0499997. Totals (Gross).....	1,273	0	1,273	0	0
0499999. Totals (Net).....	1,273	0	1,273	0	0
9999999. Totals (Net) - Page 3, Line 1.....	132,526,854	0	132,526,854	0	0

(a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contracts in Column 2 that no longer contain a mortality risk are Life Insurance \$.....0, Annuities \$.....0, Supplementary Contracts with Life Contingencies \$.....0, Accidental Death Benefits \$.....0, Disability-Active Lives \$.....0, Disability-Disabled Lives \$.....0, Miscellaneous Reserves, \$.....0.

Annual Statement for the year 2021 of the **Catholic Ladies of Columbia**  
**EXHIBIT 5 - INTERROGATORIES**

1.1 Has the reporting entity ever issued both participating and non-participating contracts? Yes [ ] No [ X ]

1.2 If not, state which kind is issued  
 PARTICIPATING

2.1 Does the reporting entity at present issue both participating and non-participating contracts? Yes [ ] No [ X ]

2.2 If not, state which kind is issued  
 PARTICIPATING

3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? Yes [ X ] No [ ]  
 If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

4. Has the reporting entity any assessment or stipulated premium contracts in force? If so, state: Yes [ ] No [ X ]

4.1 Amount of insurance: \$.....

4.2 Amount of reserve: \$.....

4.3 Basis of reserve:

4.4 Basis of regular assessments:

4.5 Basis of special assessments:

4.6 Assessments collected during year: \$.....

5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [ ] No [ X ]

6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$.....

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

7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [ ] No [ X ]

7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements: \$.....

7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:

7.3 State the amount of reserves established for this business: \$.....

7.4 Identify where the reserves are reported in the blank.

8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December of the current year? Yes [ ] No [ X ]

8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: \$.....

8.2 State the amount of reserves established for this business: \$.....

8.3 Identify where the reserves are reported in the blank:

9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [ ] No [ X ]

9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: \$.....

9.2 State the amount of reserves established for this business: \$.....

9.3 Identify where the reserves are reported in the blank:

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

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due To Change
	2 Changed From	3 Changed To	

**NONE**

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

	1	Comprehensive		4	5	6	7	8	9	10	11	12	13
		2	3										
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health
<b>ACTIVE LIFE RESERVE</b>													
1. Unearned premium reserves.....	0												
2. Additional contract reserves (b).....	0												
3. Additional actuarial reserves - Asset/Liability analysis.....	0												
4. Reserve for future contingent benefits.....	0												
5. Reserve for rate credits.....	0												
6. Aggregate write-ins for reserves.....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Totals (Gross).....	0	0	0	0	0	0	0	0	0	0	0	0	0
8. Reinsurance ceded.....	0												
9. Totals (Net).....	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>CLAIM RESERVE</b>													
10. Present value of amounts not yet due on claims.....	0												
11. Additional actuarial reserves - Asset/Liability analysis.....	0												
12. Reserve for future contingent benefits.....	0												
13. Aggregate write-ins for reserves.....	0	0	0	0	0	0	0	0	0	0	0	0	0
14. Totals (Gross).....	0	0	0	0	0	0	0	0	0	0	0	0	0
15. Reinsurance ceded.....	0												
16. Totals (Net).....	0	0	0	0	0	0	0	0	0	0	0	0	0
17. TOTALS (Net).....	0	0	0	0	0	0	0	0	0	0	0	0	0
18. TABULAR FUND INTEREST.....	0												

**NONE****DETAILS OF WRITE-INS**

0601.....	0												
0602.....	0												
0603.....	0												
0698. Summary of remaining write-ins for Line 6 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0	0
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above).....	0	0	0	0	0	0	0	0	0	0	0	0	0
1301.....	0												
1302.....	0												
1303.....	0												
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 + 1398) (Line 13 above).....	0	0	0	0	0	0	0	0	0	0	0	0	0

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

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

**EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS**

	1 Total	2 Guaranteed Interest Contracts	3 Annuities Certain	4 Supplemental Contracts	5 Dividend Accumulations or Refunds	6 Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance.....	95,981		55,148		40,833	
2. Deposits received during the year.....	55,712		55,712			
3. Investment earnings credited to the account.....	3,881		1,843		2,038	
4. Other net change in reserves.....	0					
5. Fees and other charges assessed.....	0					
6. Surrender charges.....	0					
7. Net surrender or withdrawal payments.....	25,377		25,117		.260	
8. Other net transfers to or (from) Separate Accounts.....	0					
9. Balance at the end of current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8).....	130,197	0	87,586	0	42,611	0
10. Reinsurance balance at the beginning of the year.....	0					
11. Net change in reinsurance assumed.....	0					
12. Net change in reinsurance ceded.....	0					
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12).....	0	0	0	0	0	0
14. Net balance at the end of the current year after reinsurance (Lines 9 + 13).....	130,197	0	87,586	0	42,611	0

**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

## PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct.....	451,137		43,879	407,258							
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net.....	451,137	0	43,879	407,258	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct.....	0										
2.12 Reinsurance assumed.....	0										
2.13 Reinsurance ceded.....	0										
2.14 Net.....	0	0	(b) 0	(b) 0	(b) 0	(b) 0	(b) 0	(b) 0	(b) 0	(b) 0	0
2.2 Other:											
2.21 Direct.....	0										
2.22 Reinsurance assumed.....	0										
2.23 Reinsurance ceded.....	0										
2.24 Net.....	0	0	(b) 0	(b) 0	(b) 0	(b) 0	(b) 0	(b) 0	(b) 0	(b) 0	(b) 0
3. Incurred but unreported:											
3.1 Direct.....	20,000		20,000								
3.2 Reinsurance assumed.....	0										
3.3 Reinsurance ceded.....	0										
3.4 Net.....	20,000	0	(b) 20,000	(b) 0	(b) 0	(b) 0	(b) 0	(b) 0	(b) 0	(b) 0	(b) 0
4. Totals:											
4.1 Direct.....	471,137	0	63,879	407,258	0	0	0	0	0	0	0
4.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded.....	0	0	0	0	0	0	0	0	0	0	0
4.4 Net.....	471,137	(a) 0	(a) 63,879	407,258	0	0	(a) 0	0	0	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$.....0 in Column 2, \$.....0 in Column 3 and \$.....0 in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$.....0, Individual Annuities \$.....0, Credit Life (Group and Individual) \$.....0, and Group Life \$.....0,

are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$.....0, Credit (Group and Individual) Accident and Health \$.....0 and Other Accident and Health \$.....0

are included in Page 3, Line 2, (See Exhibit 6, Claim Reserve).

**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS****PART 2 - Incurred During the Year**

	1 Total	2 Industrial Life (a)	Ordinary			6 Supplementary Contracts	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements during the year:											
1.1 Direct.....	13,003,639		409,998	12,593,641							
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net.....	(d) 13,003,639	0	409,998	12,593,641	0	0	0	0	0	0	0
2. Liability December 31, current year from Part 1:											
2.1 Direct.....	471,137	0	63,879	407,258	0	0	0	0	0	0	0
2.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded.....	0	0	0	0	0	0	0	0	0	0	0
2.4 Net.....	471,137	0	63,879	407,258	0	0	0	0	0	0	0
3. Amounts recoverable from reinsurers Dec. 31, current year.....	0										
4. Liability December 31, prior year:											
4.1 Direct.....	2,273,649		110,306	2,163,343							
4.2 Reinsurance assumed.....	0										
4.3 Reinsurance ceded.....	0										
4.4 Net.....	2,273,649	0	110,306	2,163,343	0	0	0	0	0	0	0
5. Amounts recoverable from reinsurers Dec. 31, prior year.....	0										
6. Incurred benefits:											
6.1 Direct.....	11,201,127	0	363,571	10,837,556	0	0	0	0	0	0	0
6.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded.....	0	0	0	0	0	0	0	0	0	0	0
6.4 Net.....	11,201,127	0	363,571	10,837,556	0	0	0	0	0	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in Line 6.4.

(d) Includes \$.....0 premiums waived under total and permanent disability benefits.

# Catholic Ladies of Columbia

## EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			0
2. Stocks (Schedule D):			0
2.1 Preferred stocks.....			0
2.2 Common stocks.....			0
3. Mortgage loans on real estate (Schedule B):			0
3.1 First liens.....			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			0
4.1 Properties occupied by the company.....			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale.....			0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			0
6. Contract loans.....			0
7. Derivatives (Schedule DB).....			0
8. Other invested assets (Schedule BA).....			0
9. Receivables for securities.....			0
10. Securities lending reinvested collateral assets (Schedule DL).....			0
11. Aggregate write-ins for invested assets.....	.0	.0	.0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	.0	.0	.0
13. Title plants (for Title insurers only).....			0
14. Investment income due and accrued.....			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	1,709	3,321	1,612
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			0
15.3 Accrued retrospective premiums and contracts subject to redetermination.....			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....			0
16.2 Funds held by or deposited with reinsured companies.....			0
16.3 Other amounts receivable under reinsurance contracts.....			0
17. Amounts receivable relating to uninsured plans.....			0
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0
18.2 Net deferred tax asset.....			0
19. Guaranty funds receivable or on deposit.....			0
20. Electronic data processing equipment and software.....			0
21. Furniture and equipment, including health care delivery assets.....	4,338	7,826	3,488
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0
23. Receivables from parent, subsidiaries and affiliates.....			0
24. Health care and other amounts receivable.....			0
25. Aggregate write-ins for other-than-invested assets.....	19,485	126,232	106,747
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	25,532	137,379	111,847
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0
28. TOTALS (Lines 26 and 27).....	25,532	137,379	111,847

### DETAILS OF WRITE-INS

1101.....			0
1102.....			0
1103.....			0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	.0	.0	.0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	.0	.0	.0
2501. Prepaid Pension.....	.15,300	.77,210	.61,910
2502. Prepaid Expenses & Deposits.....	.4,185	.4,185	.0
2503. Prepaid Insurance.....		.44,837	.44,837
2598. Summary of remaining write-ins for Line 25 from overflow page.....	.0	.0	.0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	.19,485	.126,232	.106,747

**NOTES TO FINANCIAL STATEMENTS****Note 1 – Summary of Significant Accounting Policies and Going Concern****A. Accounting Practices**

	SSAP #	F/S Page	F/S Line #	2021	2020
<b>NET INCOME</b>					
(1) Company state basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 125,620	\$ (233,042)
(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	\$ 125,620	\$ (233,042)
<b>SURPLUS</b>					
(5) Company state basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 4,264,047	\$ 4,145,191
(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	\$ 4,264,047	\$ 4,145,191

The financial statements of Catholic Ladies of Columbia are presented on the basis of accounting practices prescribed or permitted by the Ohio Insurance Department. The state of Ohio for determining and reporting the financial condition and results of operations of the company. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures manual is the primary component of prescribed or permitted practices by the state of Ohio. The state has adopted certain prescribed accounting practices that differ from those found in NAIC SAP. The difference is that the purchase of a subsidiary, controlled or affiliated entity is written off directly to surplus in the year it originates by Ohio domiciled companies. In NAIC SAP, go

**B. Use of Estimates in the Preparation of the Financial Statement**

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

**C. Accounting Policy**

Life premiums are recognized as income over the premium paying period of the related policies. Annuity considerations are recognized as revenue when received. Health premiums are earned ratably, over the term of the related insurance policies. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred. The amount of dividends to be paid to policyholders is determined annually by the Society's Board of Directors. The aggregate amount of policyholders' dividends is related to actual interest, mortality, morbidity, and expense experience for the year and judgment as to the appropriate level of statutory surplus to be retained by the Society.

- (1) Basis for Short-Term Investments  
Stated at Amortized Cost.
- (2) Basis for Bonds and Amortization Schedule  
Bonds: Not backed by other loans at amortized cost using the interest method: Loan-backed bonds and structured securities at amortized cost using the interest method including anticipated prepayments at the date of purchase; significant changes in estimated cash flows from the original purchase assumptions are accounted for using the composite method. Bonds rated NAIC Class 6 are valued at market.
- (3) Basis for Common Stocks  
At market value except that investments in stocks of uncombined subsidiaries and affiliates in which the Society has an interest of 20% or more are carried on the equity basis.
- (4) Basis for Preferred Stocks  
Cost or Amortized Value in accordance with NAIC procedure.
- (5) Basis for Mortgage Loans  
Mortgage Loan on Real Estate: Aggregate unpaid balance. Other Investments: Equity basis.
- (6) Basis for Loan-Backed Securities and Adjustment Methodology  
Bonds: Not backed by other loans at amortized cost using the interest method: Loan-backed bonds and structured securities at amortized cost using the interest method including anticipated prepayments at the date of purchase; significant changes in estimated cash flows from the original purchase assumptions are accounted for using the composite method. Bonds rated NAIC Class 6 are valued at market.
- (7) Accounting Policies for Investments in Subsidiaries, Controlled and Affiliated Entities  
The Society has no subsidiary.
- (8) Accounting Policies for Investments in Joint Ventures, Partnerships and Limited Liability Entities  
The Society has no ownership interests in joint ventures.
- (9) Accounting Policies for Derivatives  
The Society has no derivatives.
- (10) Anticipated Investment Income Used in Premium Deficiency Calculation  
The Society has no Accident and Health Contracts.
- (11) Management's Policies and Methodologies for Estimating Liabilities for Losses and Loss/Claim Adjustment Expenses  
Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on

**NOTES TO FINANCIAL STATEMENTS**

past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined. Because the Society is a life insurer, loss adjustment expenses are neither a big factor nor large expense.

(12) Changes in the Capitalization Policy and Predefined Thresholds from Prior Period  
The Society has not modified its capitalization policy from the prior period.

(13) Method Used to Estimate Pharmaceutical Rebate Receivables  
The Society has no pharmaceutical rebates.

## D. Going Concern

N/A

**Note 2 – Accounting Changes and Corrections of Errors**

No significant accounting changes or correction of errors have occurred in 2021.

**Note 3 – Business Combinations and Goodwill**

## A. Statutory Purchase Method

The transaction was accounted for as a statutory purchased, and reflects the following:

1 Purchased Entity	2 Acquisition Date	3 Cost of Acquired Entity	4 Original Amount of Admitted Goodwill	5 Admitted Goodwill as of the Reporting Date	6 Amount of Goodwill Amortized During the Reporting Period	7 Admitted Goodwill as a % of SCA BACV, Gross of Admitted Goodwill
Total	XXX	\$	\$	\$	\$	XXX

## B. Statutory Merger

The Society had no merger.

## C. Assumption Reinsurance

The Society had no assumption reinsurance.

## D. Impairment Loss

The Society had no impairment loss.

## E. Subcomponents and Calculation of Adjusted Surplus and Total Admitted Goodwill

	Calculation of Limitation Unsing Prior Quarter Numbers	Current Reporting Period
(1) Capital & Surplus		XXX
Less:		
(2) Admitted positive goodwill		XXX
(3) Admitted EDP equipment & operating system software		XXX
(4) Admitted net deferred taxes		XXX
(5) Adjusted capital and surplus (Line 1 – 2 – 3 – 4)		XXX
(6) Limitation on amount of goodwill (adjusted capital and surplus times 10% goodwill limitation [Line 5 * 10%])		XXX
(7) Current period reported admitted goodwill	XXX	
(8) Current period admitted goodwill as a % of prior adjusted capital and surplus (Line 7/Line 5)	XXX	%

**Note 4 – Discontinued Operations**

## A. Discontinued Operation Disposed of or Classified as Held for Sale

N/A

## B. Change in Plan of Sale of Discontinued Operation

N/A

## C. Nature of any Significant Continuing Involvement with Discontinued Operations After Disposal

N/A

## D. Equity Interest Retained in the Discontinued Operation After Disposal

## **NOTES TO FINANCIAL STATEMENTS**

N/A

## Note 5 – Investments

A.	Mortgage Loans, including Mezzanine Real Estate Loans	NONE
B.	Debt Restructuring	NONE
C.	Reverse Mortgages	NONE
D.	Loan-Backed Securities	NONE
E.	Dollar Repurchase Agreements and/or Securities Lending Transactions	NONE
F.	Repurchase Agreements Transactions Accounted for as Secured Borrowing	NONE
G.	Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing	NONE
H.	Repurchase Agreements Transactions Accounted for as a Sale	NONE
I.	Reverse Repurchase Agreements Transactions Accounted for as a Sale	NONE
J.	Real Estate	NONE
K.	Low-Income Housing Tax 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 Accounts
(1) Number of CUSIPs	20	
(2) Aggregate Amount of Investment Income	\$ 41,624	\$

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

Asset Type	Percent Share
(1) Cash	86.4%
(2) Cash Equivalents	13.6%
(3) Short-Term Investments	%
(4) Total	100.0%

## Note 6 – Joint Ventures, Partnerships and Limited Liability Companies

- A. Investments in Joint Ventures, Partnerships and Limited Liability Companies that Exceed 10% of Ownership  
The Society has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.
- B. Investments in Impaired Joint Ventures, Partnerships and Limited Liability Companies  
The Society did not recognize any impairment write down for its investments in Joint Ventures, Partnerships and Limited Liability Companies during the statement periods.

## Note 7 – Investment Income

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

Due and accrued income was excluded from investment income on the following basis: Mortgage Loans - On loans in foreclosure or delinquent for more than 90 days. Bonds - Where collection of interest is uncertain and/or the bond is in default. Real Estate - Where rent is in arrears for more than three months.

B. The total amount excluded:

\$

## Note 8 – Derivative Instruments

**NOTES TO FINANCIAL STATEMENTS****A. Derivatives Under SSAP No. 86 – Derivatives**

- (1) Market Risk, Credit Risk and Cash Requirements  
N/A - The Society owned no derivative instruments at current year end.
- (2) Objectives for Derivative Use  
N/A
- (3) Accounting Policies for Recognition and Measurement  
N/A
- (4) Identification of Whether Derivative Contracts with Financing Premiums  
N/A
- (5) Net Gain or Loss Recognized  
N/A
- (6) Net Gain or Loss Recognized from Derivatives that no Longer Qualify for Hedge Accounting  
N/A
- (7) Derivatives Accounted for as Cash Flow Hedges
  - (a) N/A
  - (b) N/A
- (8) Total Premium Costs for Contracts

a. Scheduled Amortization Fiscal Year	Derivative Premium Payments Due
1. 2022	\$
2. 2023	
3. 2024	
4. 2025	
5. Thereafter	
6. Total Future Settled Premiums	\$

b.	Undiscounted Future Premium Commitments	Derivative Fair Value with Premium Commitments (Reported on DB)	Derivative Fair Value Excluding Impact of Future Settled Premiums
1. Prior Year	\$	\$	\$
2. Current Year	\$	\$	\$

**B. Derivatives under SSAP No. 108 – Derivatives Hedging Variable Annuity Guarantees****Note 9 – Income Taxes****A. Deferred Tax Assets/(Liabilities)**

N/A - The Society, as a Fraternal Benefit Society, is not subject to income taxes.

**Note 10 – Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties****A. Nature of the Relationship Involved**

The Society is not directly or indirectly owned or controlled by any other company, corporation, group of companies, partnership, or individual.

**B. Transactions**

The Society does not have an affiliate or subsidiary, therefore no transactions have taken place.

**C. Transactions with Related Parties who are not Reported on Schedule Y**

0

**D. Amounts Due From or To Related Parties**

The Society has not made any agreements for the benefit of its subsidiaries which result in a material contingent exposure of the Society's assets.

**E. Material Management or Service Contracts and Cost-Sharing Arrangements**

The Society has no management or cost-sharing arrangements, other than cost allocation arrangements based upon generally

**F. Guarantees or Undertakings**

**NOTES TO FINANCIAL STATEMENTS**

N/A

G. Nature of the Control Relationship

N/A

H. Amount Deducted from the Value of Upstream Intermediate Entity or Ultimate Parent Owned

N/A

I. Investments in SCA that Exceed 10% of Admitted Assets

N/A

J. Investments in Impaired SCAs

N/A

K. Investment in Foreign Insurance Subsidiary

N/A

L. Investment in Downstream Noninsurance Holding Company

N/A

M. All SCA Investments

N/A

N. Investment in Insurance SCAs

N/A

O. SCA or SSAP 48 Entity Loss Tracking

N/A

**Note 11 – Debt**

A. Debt Including Capital Notes

N/A - The Society has no debt or borrowed money as of current year end.

B. FHLB (Federal Home Loan Bank) Agreements

N/A

**Note 12 – Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans**

A. Defined Benefit Plan

(1) Change in Benefit Obligation

The society sponsors non-contributory defined benefit pension plans covering U.S. employees. As of December 31, 2021, the society accrued in accordance with actuarially determined amounts with an offset to the pension cost accrual for the incremental asset amortization. A summary of assets, obligations, and assumptions of the Pension and Other Postretirement Benefit Plans are as follows at December 31, 2021 and 2020:

	Overfunded		Underfunded	
	2021	2020	2021	2020
a. Pension Benefits				
1. Benefit obligation at beginning of year	\$	\$ 17,026	\$	\$
2. Service cost				
3. Interest cost		518		
4. Contribution by plan participants				
5. Actuarial gain (loss)		(15,184)		
6. Foreign currency exchange rate changes				
7. Benefits paid		2,360		
8. Plan amendments				
9. Business combinations, divestitures, curtailments, settlements and special termination benefits				
10. Benefit obligation at end of year	\$	\$	\$	\$
	Overfunded		Underfunded	
b. Postretirement Benefits	2021	2020	2021	2020
1. Benefit obligation at beginning of year	\$	\$	\$	\$
2. Service cost				
3. Interest cost				
4. Contribution by plan participants				
5. Actuarial gain (loss)				

**NOTES TO FINANCIAL STATEMENTS**

	Overfunded 2021	2020	Underfunded 2021	2020
6. Foreign currency exchange rate changes				
7. Benefits paid				
8. Plan amendments				
9. Business combinations, divestitures, curtailments, settlements and special termination benefits				
10. Benefit obligation at end of year	\$	\$	\$	\$
	Overfunded		Underfunded	
c. Special or Contractual Benefits per SSAP No. 11	2021	2020	2021	2020
1. Benefit obligation at beginning of year	\$	\$	\$	\$
2. Service cost				
3. Interest cost				
4. Contribution by plan participants				
5. Actuarial gain (loss)				
6. Foreign currency exchange rate changes				
7. Benefits paid				
8. Plan amendments				
9. Business combinations, divestitures, curtailments, settlements and special termination benefits				
10. Benefit obligation at end of year	\$	\$	\$	\$

## (2) Change in Plan Assets

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits per SSAP No. 11	
	2021	2020	2021	2020	2021	2020
a. Fair value of plan assets at beginning of year	\$ 149,583	\$ 151,943	\$	\$	\$	\$
b. Actual return on plan assets	6,058					
c. Foreign currency exchange rate changes						
d. Reporting entity contribution						
e. Plan participants' contributions						
f. Benefits paid		2,360				
g. Business combinations, divestitures and settlements	155,641					
h. Fair value of plan assets at end of year	\$	\$ 149,583	\$	\$	\$	\$

## (3) Funded Status

	Pension Benefits		Postretirement Benefits	
	2021	2020	2021	2020
a. Components				
1. Prepaid benefit costs	\$	\$ 77,210	\$	\$
2. Overfunded plans assets	\$	\$ 72,372	\$	\$
3. Accrued benefit costs	\$	\$	\$	\$
4. Liability for pension benefits	\$	\$	\$	\$
b. Assets and liabilities recognized				
1. Assets (nonadmitted)	\$	\$ 149,582	\$	\$
2. Liabilities recognized	\$	\$	\$	\$
c. Unrecognized liabilities	\$	\$	\$	\$

## (4) Components of Net Periodic Benefit Cost

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits per SSAP No. 11	
	2021	2020	2021	2020	2021	2020
a. Service cost	\$	\$	\$	\$	\$	\$
b. Interest cost		518				
c. Expected return on plan assets	(6,058)	(4,902)				
d. Transition asset or obligation						
e. Gains and losses						
f. Prior service cost or						

**NOTES TO FINANCIAL STATEMENTS**

	Pension	Benefits	Postretirement	Benefits	Special or Benefits per	Contractual SSAP No. 11
	2021	2020	2021	2020	2021	2020
credit						
g. Gain or loss recognized due to a settlement curtailment						
h. Total net periodic benefit cost	\$ (78,431)	\$ (4,384)	\$	\$	\$	\$

(5) Amounts in Unassigned Funds (Surplus) Recognized as Components of Net Periodic Benefit Cost

	Pension Benefits		Postretirement Benefits	
	2021	2020	2021	2020
a. Items not yet recognized as a component of net periodic cost – prior year	\$ 72,373	\$ 62,092	\$	\$
b. Net transition asset or obligation recognized				
c. Net prior service cost or credit arising during the period				
d. Net prior service cost or credit recognized				
e. Net gain and loss arising during the period		10,280		
f. Net gain and loss recognized	(72,373)			
g. Items not yet recognized as a component of net periodic cost – current period	\$	\$ 72,372	\$	\$

(6) Amounts in Unassigned Funds (Surplus) That Have Not Yet Been Recognized as Components of Net Periodic Benefit Cost

	Pension Benefits		Postretirement Benefits	
	2021	2020	2021	2020
a. Net transition asset or obligation	\$	\$	\$	\$
b. Net prior service cost or credit	\$	\$	\$	\$
c. Net recognized gains and losses	\$	\$ 72,372	\$	\$

(7) Weighted-Average Assumptions Used to Determine Net Periodic Benefit Cost as of December 31

	2021	2020
a. Weighted-average discount rate	%	3.3%
b. Expected long-term rate of return on plan assets	4.0%	3.3%
c. Rate of compensation increase	%	%
d. Interest crediting rates (for cash balance plans and other plans with promised interest crediting rates)	%	%
Weighted-average assumptions used to determine projected benefit obligations as of December 31		
e. Weighted-average discount rate	%	3.3%
f. Rate of compensation increase	%	%
g. Interest crediting rates (for cash balance plans and other plans with promised interest crediting rates)	%	%

(8) Accumulated Benefit Obligation for Defined Benefit Pension Plans

The amount of the accumulated benefit obligation for defined benefit pension plans was \$0 for the current year and \$17,026 for the prior year.

(9) For Postretirement Benefits Other Than Pensions, the Assumed Health Care Cost Trend Rate(s)

N/A

(10) The following estimated future payments, which reflect expected future service, as appropriate, are expected to be paid in the year indicated:

Year(s)	Amount
a. 2022	\$
b. 2023	\$
c. 2024	\$
d. 2026	\$
e. 2027	\$
f. 2027 through 20	\$

(11) Estimate of Contributions Expected to be Paid to the Plan

N/A

**NOTES TO FINANCIAL STATEMENTS**

(12) Amounts and Types of Securities Included in Plan Assets  
2021 - \$0    2020 - \$149,583

(13) Alternative Method Used to Amortize Prior Service Amounts or Net Gains and Losses

(14) Substantive Comment Used to Account for Benefit Obligation

(15) Cost of Providing Special or Contractual Termination Benefits Recognized

(16) Reasons for Significant Gains/Losses Related to Changes in Defined Benefit Obligation and any Other Significant Change in the Benefit Obligations or Plan Assets Not Otherwise Apparent

(17) Accumulated Postretirement and Pension Benefit Obligation and Fair Value of Plan Assets for Defined Postretirement and Pension Benefit Plans

(18) Full Transition Surplus Impact of SSAP 102

## B. Investment Policies and Strategies

## C. Fair Value of Plan Assets

Fair Value at Reporting Date - \$0

## (1) Fair Value Measurements of Plan Assets at Reporting Date

Description for each class of plan assets	(Level 1)	(Level 2)	(Level 3)	Total
	\$	\$	\$	\$
Total Plan Assets	\$	\$	\$	\$

## (2) Valuation Technique(s) and Inputs Used to Measure Fair Value

N/A

## D. Basis Used to Determine Expected Long-Term Rate-of-Return

N/A

## E. Defined Contribution Plans

N/A

## F. Multiemployer Plans

N/A

## G. Consolidated/Holding Company Plans

N/A

## H. Postemployment Benefits and Compensated Absences

N/A

## I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)

## (1) Recognition of the Existence of the Act

N/A

## (2) Effects of the Subsidy in Measuring the Net Postretirement Benefit Cost

N/A

## (3) Disclosure of Gross Benefit Payments

N/A

**Note 13 – Capital and Surplus, Shareholder's Dividend Restrictions and Quasi-Reorganizations**

## A. Number of Share and Par or State Value of Each Class

The Society is a Fraternal Benefit Society and issues no stock.

## B. Dividend Rate, Liquidation Value and Redemption Schedule of Preferred Stock Issues

N/A

## C. Dividend Restrictions

## **NOTES TO FINANCIAL STATEMENTS**

- D. Dates and Amounts of Dividends Paid  
N/A
- E. Profits that may be Paid as Ordinary Dividends to Stockholders  
N/A
- F. Restrictions Placed on Unassigned Funds (Surplus)  
N/A
- G. Amount of Advances to Surplus not Repaid  
N/A
- H. Amount of Stock Held for Special Purposes  
N/A
- I. Reasons for Changes in Balance of Special Surplus Funds from Prior Period  
N/A
- J. The Portion of Unassigned Funds (Surplus) Represented or Reduced by Unrealized Gains and Losses is: \$18,734.
- K. The Reporting Entity Issued the Following Surplus Debentures or Similar Obligations  
N/A
- L. The impact of any restatement due to prior quasi-reorganizations is as follows  
N/A
- M. Effective Date of Quasi-Reorganization for a Period of Ten Years Following Reorganization  
N/A

## **Note 14 – Liabilities, Contingencies and Assessments**

A.	Contingent Commitments	NONE
B.	Assessments	NONE
C.	Gain Contingencies	NONE
D.	Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits	NONE
NONEE.	Joint and Several Liabilities	NONE
F.	All Other Contingencies	NONE

## Note 15 – Leases

A.	Lessee Operating Lease	NONE
B.	Lessor Leases	NONE

Note 16 – Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk

1. The table below summarizes the face amount of the Company's financial instruments with off-balance sheet risk:  
N/A The Society does not have any material lease obligations at this time.
2. Nature and Terms of Off-Balance Sheet Risk  
N/A
3. Amount of Loss if any Party to the Financial Instrument Failed  
N/A
4. Collateral or Other Security Required to Support Financial Instrument  
N/A

Note 17 – Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

**NOTES TO FINANCIAL STATEMENTS**

## A. Transfers of Receivables Reported as Sales

(1) Proceeds to the Transferor

NONE

(2) Gain or Loss Record on Sale

N/A

## B. Transfer and Servicing of Financial Assets N/A

## C. Wash Sales N/A

**Note 18 – Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans**

## A. ASO Plans NONE

## B. ASC Plans NONE

## C. Medicare or Similarly Structured Cost Based Reimbursement Contract NONE

**Note 19 – Direct Premium Written/Produced by Managing General Agents/Third Party Administrators**

NONE. The Society has no direct premium written / produced by managing general agents / third party administrators.

**Note 20 – Fair Value Measurements**

## A. Fair Value Measurements

(1) Fair Value Measurements at Reporting Date

Description for Each Type of Asset or Liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
<b>Assets at Fair Value</b>					
	\$	\$	\$	\$	\$
Total	\$	\$	\$	\$	\$
<b>Liabilities at Fair Value</b>					
	\$	\$	\$	\$	\$
Total	\$	\$	\$	\$	\$

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

Description	Beginning Balance at 1/1/2021	Transfers Into Level 3	Transfers Out of Level 3	Total Gains and (Losses) Included in Net Income	Total Gains and (Losses) Included in Surplus	Purchases	Issuances	Sales	Settlem-ents	Ending Balance at 12/31/2021
a. Assets	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Total	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
b. Liabilities	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Total	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$

(3) Policies when Transfers Between Levels are Recognized

NONE.

(4) Description of Valuation Techniques and Inputs Used in Fair Value Measurement

NONE.

(5) Fair Value Disclosures

NONE.

## B. Fair Value Reporting under SSAP 100 and Other Accounting Pronouncements

## C. Fair Value Level

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bond	\$ 148,722,688	\$ 134,827,887	\$	\$ 148,722,688	\$	\$	\$
CMO	\$ 303,890	\$ 294,646	\$	\$ 303,890	\$	\$	\$
MBS	\$ 102,400	\$ 98,231	\$	\$ 102,400	\$	\$	\$
Perpetual Preferred Stocks	\$ 73,598	\$ 80,676	\$	\$ 73,598	\$	\$	\$
Common Stock	\$ 23,234	\$ 23,234	\$ 23,234	\$	\$	\$	\$
Cash and Cash Equivalents	\$ 99,651	\$ 99,651	\$	\$ 99,651	\$	\$	\$

**NOTES TO FINANCIAL STATEMENTS**

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
TOTAL:	\$ 149,325,460	\$ 135,424,325	\$ 23,234	\$ 149,302,226	\$	\$	\$

## D. Not Practicable to Estimate Fair Value

Type of Class or Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
	\$			

## E. NAV Practical Expedient Investments

**Note 21 – Other Items**A. Unusual or Infrequent Items  
NONEB. Troubled Debt Restructuring Debtors  
NONEC. Other Disclosures  
NONE

## D. Business Interruption Insurance Recoveries

The Company does not believe it has any assets which may become uncollectible which have not already been disclosed and non-admitted in this statement.

## E. State Transferable and Non-Transferable Tax Credits

(1) Carrying Value of Transferable and Non-Transferable State Tax Credits Gross of any Related Tax Liabilities and Total Unused Transferable and Non-Transferable State Tax Credits by State and in Total  
NONE(2) Method of Estimating Utilization of Remaining Transferable and Non-Transferable State Tax Credits  
NONE(3) Impairment Loss  
NONE(4) State Tax Credits Admitted and Nonadmitted  
NONE

## F. Subprime Mortgage Related Risk Exposure

(1) Description of the Subprime-Mortgage-Related Risk Exposure and Related Risk Management Practices  
NONE(2) Direct Exposure Through Investments in Subprime Mortgage Loans  
NONE(3) Direct Exposure Through Other Investments  
NONE(4) Underwriting Exposure to Subprime Mortgage Risk Through Mortgage Guaranty or Financial Guaranty Insurance Coverage  
NONE

## G. Retained Assets

## (1) Description of How Accounts are Structured and Reporting

The Society has completed careful analysis of the Disclosure Requirement regarding Sub-prime Mortgages. It has determined that it has no reportable or direct exposure transactions. The Society has contacted its brokerage firms relative to sub-prime exposure among the issues of Mortgage Backed Securities in its portfolio. The brokerage firms report that the Society has no sub-prime exposure among the Mortgage Backed Securities owned by the Society.

## (2) Retained Assets In Force

	In Force		In Force	
	As of End of Current Year		As of End of Prior Year	
	Number	Balance	Number	Balance
a. Up to and including 12 months		\$		\$
b. 13 to 24 months				
c. 25 to 36 months				
d. 37 to 48 months				
e. 49 to 60 months				

**NOTES TO FINANCIAL STATEMENTS**

	In Force		In Force	
	As of End of Current Year		As of End of Prior Year	
	Number	Balance	Number	Balance
f. Over 60 months				
g. Total		\$		\$

## (3) Segregation Between Individual and Group Contracts

	Individual		Group	
	Number	Balance/Amount	Number	Balance/Amount
a. Number/balance of retained asset account at the beginning of the year		\$		\$
b. Number/amount of retained asset accounts issued/added during the year				
c. Investment earnings credited to retained asset accounts during the year	N/A		N/A	
d. Fees and other charges assessed to retained asset accounts during the year	N/A		N/A	
e. Number/amount of retained asset accounts transferred to state unclaimed property funds during the year				
f. Number/amount of retained asset accounts closed/withdrawn during the year				
g. Number balance of retained asset accounts at the end of the year g=a+b+c-d-e-f		\$		\$

## H. Insurance-Linked Securities (ILS) Contracts

N/A

	Number of Outstanding ILS Contracts	Aggregate Maximum Proceeds
Management of Risk Related to:		
(1) Directly-Written Insurance Risks		
a. ILS Contracts as Issuer		\$
b. ILS Contracts as Ceding Insurer		
c. ILS Contracts as Counterparty		
(2) Assumed Insurance Risks		
a. ILS Contracts as Issuer		\$
b. ILS Contracts as Ceding Insurer		
c. ILS Contracts as Counterparty		

## 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

	Amount	Percent
(1) Amount of Admitted Balance that Could Be Realized from an Investment Vehicle	\$	
(2) Percentage Bonds		%
(3) Percentage Stocks		%
(4) Percentage Mortgage Loans		%
(5) Percentage Real Estate		%
(6) Percentage Cash and Short-Term Investments		%
(7) Percentage Derivatives		%
(8) Percentage Other Invested Assets		%

**Note 22 – Events Subsequent**

NONE.

Subsequent events have been considered through for these statutory financial statements which are to be issued on .

**Note 23 – Reinsurance**

## A. Ceded Reinsurance Report

**NOTES TO FINANCIAL STATEMENTS****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]  
If yes, give full details.

(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]  
If yes, give full details.

**Section 2 – Ceded Reinsurance Report – Part A**

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

- a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the reporting entity to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the reporting entity may consider the current or anticipated experience of the business reinsured in making this estimate. **\$N/A**
- b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? **\$N/A**

(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]  
If yes, give full details.

**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]  
If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? **\$**

**B. Uncollectible Reinsurance**

NONE. The Society has no uncollectible reinsurance.

**C. Commutation of Ceded Reinsurance Reflected in Income and Expenses**

NONE.

The Company has reported in its operations in the current year as a result of commutation of reinsurance with the companies listed below, amounts that are reflected as:

(1) Claims incurred	\$
(2) Claims adjustment expenses incurred	\$
(3) Premiums earned	\$
(4) Other	\$
Entity	Amount
	\$

NONE.

**D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation**

NONE

**E. Reinsurance of variable annuity contracts/certificates with an affiliated captive reinsurer**

NONE

**F. Reinsurance Agreement with Affiliated Captive Reinsurer**

NONE

**G. Ceding Entities That Utilize Captive Reinsurers to Assume Reserves Subject to the XXX/AXXX Captive Framework**

NONE

**H. Reinsurance Credits**

NONE

**Note 24 – Retrospectively Rated Contracts and Contracts Subject to Redetermination****A. Method Used by the Reporting Entity to Estimate Accrued Retrospective Premium Adjustments**

N/A - The Society has no retrospectively rated contracts or contracts subject to redetermination.

**B. Disclose Whether Accrued Retrospective Premiums are Recorded Through Written Premium or as an Adjustment to Earned Premium**

N/A

**C. Disclose the Amount of Net Premiums Written Subject to Retrospective Rating Features**

N/A

**D. Medical Loss Ratio Rebates Required Pursuant to the Public Health Service Act**

N/A

**E. Risk Sharing Provisions of the Affordable Care Act**

N/A

**A. - J. NONE**

**NOTES TO FINANCIAL STATEMENTS****Note 25 – Change in Incurred Losses and Loss Adjustment Expenses**

## A. Change in Incurred Losses and Loss Adjustment Expenses

None- The Society has no change in incurred losses or loss adjustment expenses.

## B. Information about Significant Changes in Methodologies and Assumptions

N/A

**Note 26 – Intercompany Pooling Arrangements**

## A. Identification of the Lead Entity and all Affiliated Entities Participating in the Intercompany Pool

Lead Entity and all Affiliated Entities  
NONE - The Society has no Intercompany pooling arrangements.

NAIC  
Company  
Code  
Percentage  
%

## B. Description of Lines and Types of Business Subject to the Pooling Agreement

N/A

## C. Description of Cessions to Non-Affiliated Reinsurance Subject to Pooling Agreement

N/A

## D. Identification of all Pool Members that are Parties to Reinsurance Agreements with Non-Affiliated Reinsurers

N/A

## E. Explanation of Discrepancies Between Entries of Pooled Business

N/A

## F. Description of Intercompany Sharing

N/A

## G. Amounts Due To/From Lead Entity and all Affiliated Entities Participating in the Intercompany Pool

N/A

**Note 27 – Structured Settlements**

NONE - The Society has no Structured Settlements.

## A. Reserves No Longer Carried N/A

Loss Reserves Eliminated by Annuities	Unrecorded Loss Contingencies
\$	\$

## B. Annuities Which Equal or Exceed 1% of Policyholders' Surplus N/A

Life Insurance Company and Location	Licensed in Company's State of Domicile YES/NO	Statement Value (i.e. Present Value) of Annuities
		\$

**Note 28 – Health Care Receivables** N/A**Note 29 – Participating Policies**

100% of life insurance is participating.

The portfolio average method is applied, recognizing plan of insurance, amount of insurance, year of issue, and age at issue.

The Society paid dividends in the amount shown on Exhibit 4 to policyholders.

The Society did not allocate any additional income to its policyholders.

**Note 30 – Premium Deficiency Reserves**

N/A

**NOTES TO FINANCIAL STATEMENTS**

1.	Liability carried for premium deficiency reserve:	\$0
2.	Date of most recent evaluation of this liability:	
3.	Was anticipated investment income utilized in the calculation?	Yes [ ] No [ ]
N/A		

**Note 31 – Reserves for Life Contracts and Annuity Contracts**

## (1) Reserve Practices

The society 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 computed 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 holding 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, 2021 the Society had no insurance-in-force for which the gross premiums are less than the net premium according to the standard

## (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 Reserve Released (Page 7, Line 5) has been determined by formula as described in the instructions for Page 7 by formula. The Tabular Cost (Page 7, Line 9) 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

For the determination of Tabular Interest on funds not involving life contingencies under Page 7, Annuity, Line 4, 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 4.

## (6) Details for Other Changes

NONE.

Item	Total	Industrial Life	ORDINARY			Credit Life Group and Individual	GROUP	
			Life Insurance	Individual Annuities	Supplementary Contracts		Life Insurance	Annuities
Total	\$	\$	\$	\$	\$	\$	\$	\$

**Note 32 – Analysis of Annuity Actuarial Reserves and Deposit Type Contract Liabilities by Withdrawal Characteristics**

A. INDIVIDUAL ANNUITIES:	General Accounts	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
1. Subject to Discretionary Withdrawal:					
(a) With market value adjustment	\$	\$	\$	\$	%
(b) At book value less current surrender charge of 5% or more	22,580,113			22,580,113	18.7%
(c) At fair value					%
(d) Total with market value adjustment or at fair value (total of a through c)	\$ 22,580,113	\$	\$	\$ 22,580,113	18.7%
(e) At book value without adjustment (minimal or no charge or adjustment)	98,348,808			98,348,808	81.3%
2. Not subject to discretionary withdrawal	49,842			49,842	%
3. Total (gross: direct + assumed)	120,978,763			120,978,763	100.0%
4. Reinsurance ceded					
5. Total (net)* (3) - (4)	\$ 120,978,763	\$	\$	\$ 120,978,763	
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	\$ 19,905,535	\$	\$	\$ 19,905,535	

**NOTES TO FINANCIAL STATEMENTS**

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

C. DEPOSIT-TYPE CONTRACTS (no life contingencies)	General Accounts	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
1. Subject to Discretionary Withdrawal:					
(a) With market value adjustment	\$	\$	\$	\$	%
(b) At book value less current surrender charge of 5% or more					%
(c) At fair value					%
(d) Total with market value adjustment or at fair value (total of a through c)	\$	\$	\$	\$	%
(e) At book value without adjustment (minimal or no charge or adjustment)	130,196			130,196	100.0%
2. Not subject to discretionary withdrawal					%
3. Total (gross: direct + assumed)	130,196			130,196	100.0%
4. Reinsurance ceded					
5. Total (net) (3) - (4)	\$ 130,196	\$	\$	\$ 130,196	
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. Life and Accident &amp; Health Annual Statement:

(1) Exhibit 5, Annuities section, Total (net)	\$ 120,978,762
(2) Exhibit 5, Supplementary contracts with life contingencies section, Total (net)	
(3) Exhibit 7, Deposit-type contracts, Line 14, Column 1	130,197
(4) Subtotal	\$ 121,108,959
Separate Accounts Statement:	
(5) Exhibit 3, Line 0299999, Column 2	\$
(6) Exhibit 3, Line 0399999, Column 2	
(7) Policyholder dividend and coupon accumulations	
(8) Policyholder premiums	

**NOTES TO FINANCIAL STATEMENTS**

(9) Guaranteed interest contracts	
(10) Other contract deposit funds	
(11) Subtotal	\$
(12) Combined Total	\$ 121,108,959

**Note 33 – Analysis of Life Actuarial Reserves by Withdrawal Characteristics****A. General Account**

## 1. Subject to discretionary withdrawal, surrender values, or policy loans:

	Account Value	Cash Value	Reserve
a. Term Policies with Cash Value	\$	\$ 5,789	\$ 8,355
b. Universal Life			
c. Universal Life with Secondary Guarantees			
d. Indexed Universal Life			
e. Indexed Universal Life with Secondary Guarantees			
f. Indexed Life			
g. Other Permanent Cash Value Life Insurance		8,330,116	11,499,557
h. Variable Life			
i. Variable Universal Life			
j. Miscellaneous Reserves			

## 2. Not subject to discretionary withdrawal or no cash values:

a. Term Policies without Cash Value	XXX	XXX	\$ 53,609
b. Accidental Death Benefits	XXX	XXX	1,273
c. Disability – Active Lives	XXX	XXX	
d. Disability – Disabled Lives	XXX	XXX	
e. Miscellaneous Reserves	XXX	XXX	

3. Total (gross: direct + assumed)	\$	\$ 8,335,905	\$ 11,562,794
4. Reinsurance Ceded			14,702
5. Total (net) (c) (D)	\$	\$ 8,335,905	\$ 11,548,092

**B. Separate Account with Guarantees**

## 1. Subject to discretionary withdrawal, surrender values, or policy loans:

	Account Value	Cash Value	Reserve
a. Term Policies with Cash Value	\$	\$	\$
b. Universal Life			
c. Universal Life with Secondary Guarantees			
d. Indexed Universal Life			
e. Indexed Universal Life with Secondary Guarantees			
f. Indexed Life			
g. Other Permanent Cash Value Life Insurance			
h. Variable Life			
i. Variable Universal Life			
j. Miscellaneous Reserves			

## 2. Not subject to discretionary withdrawal or no cash values:

a. Term Policies without Cash Value	XXX	XXX	\$
b. Accidental Death Benefits	XXX	XXX	
c. Disability – Active Lives	XXX	XXX	
d. Disability – Disabled Lives	XXX	XXX	
e. Miscellaneous Reserves	XXX	XXX	

3. Total (gross: direct + assumed)	\$	\$	\$
4. Reinsurance Ceded			
5. Total (net) (c) (D)	\$	\$	\$

**C. Separate Account Nonguaranteed**

## 1. Subject to discretionary withdrawal, surrender values, or policy loans:

	Account Value	Cash Value	Reserve
a. Term Policies with Cash Value	\$	\$	\$
b. Universal Life			
c. Universal Life with Secondary Guarantees			
d. Indexed Universal Life			

**NOTES TO FINANCIAL STATEMENTS**

e. Indexed Universal Life with Secondary Guarantees			
f. Indexed Life			
g. Other Permanent Cash Value Life Insurance			
h. Variable Life			
i. Variable Universal Life			
j. Miscellaneous Reserves			

## 2. Not subject to discretionary withdrawal or no cash values:

a. Term Policies without Cash Value	XXX	XXX	\$
b. Accidental Death Benefits	XXX	XXX	
c. Disability – Active Lives	XXX	XXX	
d. Disability – Disabled Lives	XXX	XXX	
e. Miscellaneous Reserves	XXX	XXX	

## 3. Total (gross: direct + assumed)

## 4. Reinsurance Ceded

## 5. Total (net) (c) (D)

## D. Amount

Life & Accident & Health Annual Statement:			
(1) Exhibit 5, Life Insurance Section, Total (net)			\$ 11,546,819
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)			1,273
(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			\$ 11,548,092
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 ((6) and (10))			\$ 11,548,092

**Note 34 – Premium and Annuity Considerations Deferred and Uncollected**

## A. Deferred and uncollected life insurance premiums and annuity considerations as of end of December 31, 2021 were:

	Gross	Net of Loading
(1) Industrial	\$	\$
(2) Ordinary new business		
(3) Ordinary renewal	14,623	14,623
(4) Credit life		
(5) Group life		
(6) Group annuity		
(7) Totals	\$ 14,623	\$ 14,623

**Note 35 – Separate Accounts**

## A. Separate Account Activity

(1) General nature of Separate Account Business  
NONE. The Society does not have any separate accounts.

## B. General Nature and Characteristics of Separate Accounts Business

NONE

## C. Reconciliation of Net Transfers to or (from) Separate Accounts

NONE

**Note 36 – Loss/Claim Adjustment Expenses**

NOT REQUIRED.

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**NOTES TO FINANCIAL STATEMENTS**

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# Catholic Ladies of Columbia

## GENERAL INTERROGATORIES

### PART 1 - COMMON INTERROGATORIES

#### GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [ ] No [X]  
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? Yes [ ] No [ ] N/A [X]

1.3 State regulating? Yes [ ] No [X]

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

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

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

2.2 If yes, date of change: 12/31/2015

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2015

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. 05/19/2017

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 05/19/2017

3.4 By what department or departments? Ohio Department of Insurance

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

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

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

4.11 sales of new business? Yes [ ] No [X]

4.12 renewals? Yes [ ] No [X]

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

4.21 sales of new business? Yes [ ] No [X]

4.22 renewals? Yes [ ] No [X]

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

5.2 If yes, provide the name of 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	2 NAIC Company Code	3 State of Domicile
Name of Entity		

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

6.2 If yes, give full information:

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

7.2 If yes,

7.21 State the percentage of foreign control %

7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, 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? Yes [ ] No [X]

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? Yes [ ] No [X]

8.4 If the response to 8.3 is yes, please provide below 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

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? Yes [ ] No [X]

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? Yes [ ] No [ ] N/A [X]

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

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

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

# Catholic Ladies of Columbia

## GENERAL INTERROGATORIES

### PART 1 - COMMON INTERROGATORIES

10.3	Has the insurer been granted any exemptions related to other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?			Yes [ ]	No [X]	
10.4	If the response to 10.3 is yes, provide information related to this exemption:					
10.5	Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?			Yes [X]	No [ ]	
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? <u>L. Allen Bailey, FSA, MAAA, Allen Bailey &amp; Associates, Inc. 6907 Capital of Texas Hwy N. Suite 210, Austin, TX 78731</u>					
12.1	Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?			Yes [ ]	No [X]	
	12.11	Name of real estate holding company				
	12.12	Number of parcels involved		0		
	12.13	Total book/adjusted carrying value		\$ 0		
12.2	If yes, provide explanation					
13.	<b>FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:</b>					
13.1	What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?					
13.2	Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?			Yes [ ]	No [X]	
13.3	Have there been any changes made to any of the trust indentures during the year?			Yes [ ]	No [X]	
13.4	If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?			Yes [ ]	No [ ]	
14.1	Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?			Yes [X]	No [ ]	
	(a)	Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;				
	(b)	Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;				
	(c)	Compliance with applicable governmental laws, rules and regulations;				
	(d)	The prompt internal reporting of violations to an appropriate person or persons identified in the code; and				
	(e)	Accountability for adherence to the code.				
14.11	If the response to 14.1 is no, please explain:					
14.2	Has the code of ethics for senior managers been amended?			Yes [ ]	No [X]	
14.21	If the response to 14.2 is yes, provide information related to amendment(s).					
14.3	Have any provisions of the code of ethics been waived for any of the specified officers?			Yes [ ]	No [X]	
14.31	If the response to 14.3 is yes, provide the nature of any waiver(s).					
15.1	Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?			Yes [ ]	No [X]	
15.2	If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.					
	1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount	\$	

### BOARD OF DIRECTORS

16.	Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinator committee thereof?			Yes [X]	No [ ]
17.	Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof?			Yes [X]	No [ ]
18.	Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person?			Yes [X]	No [ ]

### FINANCIAL

19.	Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?			Yes [ ]	No [X]
20.1	Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):				
	20.11	To directors or other officers		\$ 0	
	20.12	To stockholders not officers		\$ 0	
	20.13	Trustees, supreme or grand (Fraternal only)		\$ 0	
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		\$ 0	
	20.22	To stockholders not officers		\$ 0	
	20.23	Trustees, supreme or grand (Fraternal only)		\$ 0	
21.1	Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?			Yes [ ]	No [X]
21.2	If yes, state the amount thereof at December 31 of the current year:				
	21.21	Rented from others		\$ 0	
	21.22	Borrowed from others		\$ 0	
	21.23	Leased from others		\$ 0	
	21.24	Other		\$ 0	
22.1	Does this statement include payments for assessments as described in the <i>Annual Statement Instructions</i> other than guaranty fund or guaranty association assessments?			Yes [ ]	No [X]
22.2	If answer is yes:				
	22.21	Amount paid as losses or risk adjustment		\$ 0	

# Catholic Ladies of Columbia

## GENERAL INTERROGATORIES

### PART 1 - COMMON INTERROGATORIES

22.22	Amount paid as expenses	\$ 0
22.23	Other amounts paid	\$ 0
23.1	Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?	Yes [ ] No [ X ]
23.2	If yes, indicate any amounts receivable from parent included in the Page 2 amount:	\$ 0
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?	Yes [ ] No [ X ]
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.	
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 [ X ] No [ ]	
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.	\$ 0	
25.05	For the reporting entity's securities lending program, report amount of collateral for other programs.	\$ 0	
25.06	Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?	Yes [ ] No [ ] N/A [ X ]	
25.07	Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?	Yes [ ] No [ ] N/A [ X ]	
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?	Yes [ ] No [ ] N/A [ X ]	
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:	\$ 0	
25.092	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:	\$ 0	
25.093	Total payable for securities lending reported on the liability page:	\$ 0	
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 current in force? (Exclude securities subject to Interrogatory 21.1 and 25.03.)	Yes [ ] No [ X ]	
26.2	If yes, state the amount thereof at December 31 of the current year:		
26.21	Subject to repurchase agreements	\$ 0	
26.22	Subject to reverse repurchase agreements	\$ 0	
26.23	Subject to dollar repurchase agreements	\$ 0	
26.24	Subject to reverse dollar repurchase agreements	\$ 0	
26.25	Placed under option agreements	\$ 0	
26.26	Letter stock or securities restricted as sale – excluding FHLB Capital Stock	\$ 0	
26.27	FHLB Capital Stock	\$ 0	
26.28	On deposit with states	\$ 0	
26.29	On deposit with other regulatory bodies	\$ 0	
26.30	Pledged as collateral – excluding collateral pledged to an FHLB	\$ 0	
26.31	Pledged as collateral to FHLB – including assets backing funding agreements	\$ 0	
26.32	Other	\$ 0	
26.3	For category (26.26) provide the following:		
1 Nature of Restriction		2 Description	3 Amount
			\$
27.1	Does the reporting entity have any hedging transactions reported on Schedule DB?	Yes [ ] No [ X ]	
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.	Yes [ ] No [ ] N/A [ X ]	
<b>Lines 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:</b>			
27.3	Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a results of interest rate sensitivity?	Yes [ ] No [ X ]	
27.4	If the response to 27.3 is yes, does the reporting entity utilize:		
27.41	Special accounting provision of SSAP No. 108	Yes [ ] No [ X ]	
27.42	Permitted accounting practice	Yes [ ] No [ X ]	
27.43	Other accounting guidance	Yes [ ] No [ X ]	
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:	Yes [ ] No [ X ]	
	<ul style="list-style-type: none"> <li>• The reporting entity has obtained explicit approval from the domiciliary state.</li> <li>• Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.</li> <li>• 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 Guidance Conditional Tail Expectation Amount.</li> <li>• 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 the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.</li> </ul>		
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?	Yes [ ] No [ X ]	
28.2	If yes, state the amount thereof at December 31 of the current year:	\$ 0	

# Catholic Ladies of Columbia

## GENERAL INTERROGATORIES

### PART 1 - COMMON INTERROGATORIES

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 [X] No [ ]

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

1 Name of Custodian(s)	2 Custodian's Address
Raymond James Bank, N.A.	710 Carilion Parkway, St. Petersburg, FL 33716

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 Name(s)	2 Location(s)	3 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? Yes [ ] No [X]

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

1 Old Custodian	2 New Custodian	3 Date of Change	4 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 Name of Firm or Individual	2 Affiliation
Parkway Advisors LP 6550 Directors Parkway Abilene, TX 79606	U

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? Yes [X] 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? Yes [X] 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 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 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 [ ] No [X]

30.2 If yes, complete the following schedule:

1 CUSIP	2 Name of Mutual Fund
\$	
30.2999 TOTAL	
\$	

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

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

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 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1	Bonds	\$ 0	\$ 0	\$ 0
31.2	Preferred Stocks	\$ 0	\$ 0	\$ 0
31.3	Totals	\$ 0	\$ 0	\$ 0

31.4 Describe the sources or methods utilized in determining the fair values:  
Brokers, Custodians, Broker Statements

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 [X] No [ ]

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? Yes [X] 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: Yes [X] No [ ]

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

33.2 If no, list exceptions:

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

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

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

# **Catholic Ladies of Columbia**

## **GENERAL INTERROGATORIES**

### **PART 1 - COMMON INTERROGATORIES**

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? Yes [ ] No [X]

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? Yes [ ] No [X]

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? Yes [X] No [ ] N/A [ ]

### **OTHER**

38.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 0

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 Name	2 Amount Paid
	\$

39.1 Amount of payments for legal expenses, if any? \$ 0

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.

1 Name	2 Amount Paid
	\$

40.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$ 0

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 Name	2 Amount Paid
	\$

# Catholic Ladies of Columbia

## GENERAL INTERROGATORIES

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

**Life, Accident and Health Companies/Fraterna Benefit Societies:**

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?	Yes [ ] No [ X ]
1.2	If yes, indicate premium earned on U.S. business only.	\$ 0
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$ 0
1.3	Reason for excluding:	
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$ 0
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	\$ 0
1.6	Individual policies:	
	Most current three years:	
1.61	Total premium earned	\$ 0
1.62	Total incurred claims	\$ 0
1.63	Number of covered lives	\$ 0
	All years prior to most current three years:	
1.64	Total premium earned	\$ 0
1.65	Total incurred claims	\$ 0
1.66	Number of covered lives	\$ 0
1.7	Group policies:	
	Most current three years:	
1.71	Total premium earned	\$ 0
1.72	Total incurred claims	\$ 0
1.73	Number of covered lives	\$ 0
	All years prior to most current three years:	
1.74	Total premium earned	\$ 0
1.75	Total incurred claims	\$ 0
1.76	Number of covered lives	\$ 0

**2. Health Test:**

	1 Current Year	2 Prior Year	
2.1	Premium Numerator \$ 0	\$ 0	
2.2	Premium Denominator \$ 12,191,383	\$ 14,354,901	
2.3	Premium Ratio (2.1/2.2) 0.0%	0.0%	
2.4	Reserve Numerator \$ 0	\$ 0	
2.5	Reserve Denominator \$ 132,997,991	\$ 130,090,626	
2.6	Reserve Ratio (2.4/2.5) 0.0%	0.0%	

3.1	Does the reporting entity have Separate Accounts?	Yes [ ] No [ X ]
3.2	If yes, has a Separate Accounts statement been filed with this Department	Yes [ ] No [ ] N/A [ X ]
3.3	What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?	\$ 0
3.4	State the authority under which Separate Accounts are maintained:	
3.5	Was any of the reporting entity's Separate Accounts business reinsured as of December 31?	Yes [ ] No [ X ]
3.6	Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?	Yes [ ] No [ X ]
3.7	If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?	\$ 0
4.	For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:	
4.1	Amount of loss reserves established by these annuities during the current year:	\$ 0
4.2	List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.	

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

5.1	Do you act as a custodian for health savings accounts?	Yes [ ] No [ X ]
5.2	If yes, please provide the amount of custodial funds held as of the reporting date.	\$ 0
5.3	Do you act as an administrator for health savings accounts?	Yes [ ] No [ X ]
5.4	If yes, please provide the balance of the funds administered as of the reporting date.	\$ 0
5.5	Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers?	Yes [ ] No [ ] N/A [ X ]

**GENERAL INTERROGATORIES****PART 2 – LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES**

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

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

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

7.1 Direct premiums written	\$	206,267
7.2 Total incurred claims	\$	363,571
7.3 Number of covered lives		7,130

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

8. Is the reporting entity licensed or charted, registered, qualified, eligible or writing business in at least two states?

Yes [X] No [ ]

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

Yes [ ] No [ ]

**Life, Accident and Health Companies Only:**

9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)?

Yes [ ] No [ ]

9.2 Net reimbursement of such expenses between reporting entities:

9.21 Paid	\$	0
9.22 Received	\$	0

10.1 Does the reporting entity write any guaranteed interest contracts?

Yes [ ] No [ ]

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

10.21 Page 3, Line 1	\$	0
10.22 Page 4, Line 1	\$	0

11. For stock reporting entities only:

11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity:	\$	0
--	----	---

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

12.11 Cash	\$	0
12.12 Stock	\$	0

13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as:

Yes [ ] No [ ]

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

13.2 If yes, has the reporting entity completed the *Workers' Compensation Carve-Out Supplement* to the Annual Statement?

Yes [ ] No [ ]

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

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

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

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
13.41 <\$25,000		\$ 0	\$ 0
13.42 \$25,000 — 99,999		\$ 0	\$ 0
13.43 \$100,000 — 249,999		\$ 0	\$ 0
13.44 \$250,000 — 999,999		\$ 0	\$ 0
13.45 \$1,000,000 or more		\$ 0	\$ 0

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

\$ 0

**Fraternal Benefit Societies Only:**

14. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government?

Yes [X] No [ ]

15. How often are meetings of the subordinate branches required to be held?

Monthly

16. How are the subordinate branches represented in the supreme or governing body?

By Board of Directors

17. What is the basis of representation in the governing body?

**GENERAL INTERROGATORIES****PART 2 – LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES**The Board of Directors Comprised of 7 Members

18.1 How often are regular meetings of the governing body held?  
Quarterly

18.2 When was the last regular meeting of the governing body held?

18.3 When and where will the next regular or special meeting of the governing body be held?  
January 2022

18.4 How many members of the governing body attended the last regular meeting?

18.5 How many of the same were delegates of the subordinate branches?

19. How are the expenses of the governing body defrayed?  
General Funds

20. When and by whom are the officers and directors elected?  
Voted on by All Benefit Members at Annual Meeting

21. What are the qualifications for membership?  
Roman Catholics, Their Family & Friends, Plus Good Health & Moral Character

22. What are the limiting ages for admission?  
18 and up

23. What is the minimum and maximum insurance that may be issued on any one life?  
None

24. Is a medical examination required before issuing a benefit certificate to applicants?

25. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

26.1 Are notices of the payments required sent to the members?

26.2 If yes, do the notices state the purpose for which the money is to be used?

27. What proportion of first and subsequent year's payments may be used for management expenses?

27.11 First Year

27.12 Subsequent Years

28.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses?

28.2 If so, what amount and for what purpose?  
\$

29.1 Does the reporting entity pay an old age disability benefit?

29.2 If yes, at what age does the benefit commence?

30.1 Has the constitution or have the laws of the reporting entity been amended during the year?

30.2 If yes, when?

31. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time?

32.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements?

32.2 If so, was an additional reserve included in Exhibit 5?

32.3 If yes, explain

33.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

33.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds?

34. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement?

35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus?

35.2 If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount
12/01/2008	\$ 1,142,899

# Catholic Ladies of Columbia

## 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
<b>Life Insurance in Force (Exhibit of Life Insurance)</b>					
1. Ordinary - whole life and endowment (Line 34, Col. 4).....	43,678	42,827	42,440	42,318	41,762
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4).....	17,561	17,609	17,810	16,420	14,675
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).....	61,239	60,436	60,250	58,738	56,437
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated.....					
<b>New Business Issued (Exhibit of Life Insurance)</b>					
8. Ordinary - whole life and endowment (Line 34, Col. 2).....	460		996	1,015	1,569
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2).....	1,635	1,736	2,135	2,950	1,790
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).....	2,095	1,736	3,131	3,965	3,359
<b>Premium Income - Lines of Business (Exhibit 1-Part 1)</b>					
14. Industrial life (Line 20.4, Col. 2).....					
15.1 Ordinary life insurance (Line 20.4, Col. 3).....	188,845	174,735	164,404	196,344	223,717
15.2 Ordinary individual annuities (Line 20.4, Col. 4).....	12,002,539	14,180,166	15,966,971	11,778,808	28,694,241
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.....	12,191,383	14,354,901	16,131,375	11,975,152	28,917,958
<b>Balance Sheet (Pages 2 and 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3).....	138,820,359	135,449,041	129,495,147	124,096,674	119,623,601
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26).....	134,556,311	131,303,850	125,393,411	119,905,540	115,310,016
23. Aggregate life reserves (Page 3, Line 1).....	132,526,854	127,816,977	122,660,541	118,162,663	112,990,706
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).....	130,197	95,981	144,951	226,906	221,435
26. Asset valuation reserve (Page 3, Line 24.01).....	599,476	524,039	777,555	765,522	733,630
27. Capital (Page 3, Lines 29 & 30).....					
28. Surplus (Page 3, Line 37).....	4,264,047	4,145,191	4,101,736	4,191,134	4,313,585
<b>Cash Flow (Page 5)</b>					
29. Net cash from operations (Line 11).....	3,744,722	6,816,436	6,208,192	4,886,054	22,229,425
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital.....	4,865,523	4,671,230	4,881,291	4,958,656	5,049,215
31. Authorized control level risk-based capital.....	1,273,716	1,118,276	1,468,879	1,345,559	1,252,775
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0</b>					
32. Bonds (Line 1).....	98.5	98.0	97.2	97.3	97.0
33. Stocks (Lines 2.1 and 2.2).....	0.1	0.4	0.8	1.2	1.3
34. Mortgage loans on real estate (Lines 3.1 and 3.2).....					
35. Real estate (Line 4.1, 4.2 and 4.3).....					
36. Cash, cash equivalents and short-term investments (Line 5).....	0.5	0.7	1.1	0.5	0.6
37. Contract loans (Line 6).....	0.9	0.9	1.0	1.0	1.1
38. Derivatives (Line 7).....					
39. Other invested assets (Line 8).....					
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

# Catholic Ladies of Columbia

## FIVE-YEAR HISTORICAL DATA

(continued)

	1 2021	2	3 2019	4 2018	5 2017
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
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 Sch. DA, Verif., Col. 5, Line 10).....					
48. Affiliated mortgage loans on real estate .....					
49. All other affiliated.....					
50. Total of above Lines 44 to 49.....	0	0	0	0	0
51. Total investment in parent included in Lines 44 to 49 above.....					
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	25,532	137,379	113,006	130,314	106,246
53. Total admitted assets (Page 2, Line 28, Col. 3).....	138,820,359	135,449,041	129,495,147	124,096,674	119,623,601
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income).....	5,248,439	5,658,486	5,667,253	5,241,431	4,841,529
55. Realized capital gains (losses) (Page 4, Line 34, Column 1).....	(32,596)	(431,993)	(93,671)	(49,386)	(22,772)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1).....	18,734	47,355	(47,355)		
57. Total of above Lines 54, 55 and 56.....	5,234,577	5,273,848	5,526,227	5,192,045	4,818,756
<b>Benefits and Reserve Increase (Page 6)</b>					
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 & 8).....	11,275,083	13,156,670	15,636,248	10,648,135	10,234,608
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).....	156,922	47,003	89,383	300,541	176,390
61. Increase in A&H reserves (Line 19, Col. 6).....					
62. Dividends to policyholders and refunds to members (Line 30, Col 1).....					
<b>Operating Percentages</b>					
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).....	10.5	10.4	10.1	11.7	6.9
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.00.....	1.5	0.4	0.2	0.2	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).....					
<b>A&amp;H Claim Reserve Adequacy</b>					
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).....					
<b>Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)</b>					
72. Industrial life (Page 6.1, Col. 2).....					
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12).....	(70,179)	16,717	(301,315)	(343,185)	(281,090)
74. Ordinary - individual annuities (Page 6, Col. 4).....	400,205	367,396	544,494	594,870	1,001,753
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 Col. 7 less Col. 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).....	(171,810)	(185,162)	(196,826)	(268,789)	(182,905)
84. Total (Page 6, Col. 1).....	158,216	198,951		(17,104)	537,757

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

Yes [ ] No [ ]

If no, please explain:

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**EXHIBIT OF LIFE INSURANCE**

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance	Number of		9 Amount of Insurance		
							7 Policies	8 Certificates			
1. In force end of prior year.....			7,229	60,436						.60,436	
2. Issued during year.....			81	2,095						.2,095	
3. Reinsurance assumed.....										0	
4. Revived during year.....										0	
5. Increased during year (net).....			33	.54						.54	
6. Subtotals, Lines 2 to 5.....	0	0	114	2,149	0	0	0	0	0	.2,149	
7. Additions by dividends during year.....	XXX		XXX		XXX		XXX	XXX		0	
8. Aggregate write-ins for increases.....	0	0	0	0	0	0	0	0	0	0	
9. Totals (Lines 1 and 6 to 8).....	0	0	7,343	62,585	0	0	0	0	0	.62,585	
<b>Deductions during year:</b>											
10. Death.....			130	452			XXX			.452	
11. Maturity.....			.4	.4			XXX			.4	
12. Disability.....							XXX			0	
13. Expiry.....							XXX			0	
14. Surrender.....			52	235						.235	
15. Lapse.....			27	655						.655	
16. Conversion.....							XXX	XXX	XXX	0	
17. Decreased (net).....										0	
18. Reinsurance.....										0	
19. Aggregate write-ins for decreases.....	0	0	0	0	0	0	0	0	0	0	
20. Totals (Lines 10 to 19).....	0	0	213	1,346	0	0	0	0	0	.1,346	
21. In force end of year (b) (Line 9 minus Line 20).....	0	0	7,130	61,239	0	0	0	0	0	.61,239	
22. Reinsurance ceded end of year.....	XXX		XXX	9,402	XXX		XXX	XXX		.9,402	
23. Line 21 minus Line 22.....	XXX	0	XXX	51,837	XXX	(a) 0	XXX	XXX	0	.51,837	

**DETAILS OF WRITE-INS**

0801.....										0
0802.....										0
0803.....										0
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0	0	0	0	0	0
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above).....	0	0	0	0	0	0	0	0	0	0
1901.....										0
1902.....										0
1903.....										0
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0	0	0	0	0	0	0
1999. Totals (Lines 1901 through 1903 plus 1998) (Line 19 above).....	0	0	0	0	0	0	0	0	0	0

Life Accident and Health Companies Only:

(a) Group \$.....0; Individual \$.....0.

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates.....0, amount, \$.....0.

Additional accidental death benefits included in life certificates were in amount \$.....0. Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [ ] No [ ]

If not, how are such expenses met?.....

# Catholic Ladies of Columbia

## EXHIBIT OF LIFE INSURANCE

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

## ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends.....	....XXX		....XXX.....	
25. Other paid-up insurance.....			.....6,354	.....31,646
26. Debit ordinary insurance.....	....XXX	....XXX.....		

## ADDITIONAL INFORMATION ON ORDINARY INSURANCE

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
Term Insurance Excluding Extended Term Insurance				
27. Term policies-decreasing.....				
28. Term policies-other.....	....12	....1,635	....464	....17,445
29. Other term insurance-decreasing.....	....XXX		....XXX.....	
30. Other term insurance.....	....XXX		....XXX.....	
31. Totals (Lines 27 to 30).....	....12	....1,635	....464	....17,445
Reconciliation to Lines 2 and 21:				
32. Term additions.....	....XXX		....XXX.....	
33. Totals, extended term insurance.....	....XXX	....XXX.....	....73	....116
34. Totals, whole life and endowment.....	....69	....460	....6,593	....43,678
35. Totals (Lines 31 to 34).....	....81	....2,095	....7,130	....61,239

## CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial.....				
37. Ordinary.....		....2,095		....61,239
38. Credit Life (Group and Individual).....				
39. Group.....				
40. Totals (Lines 36 to 39).....	....0	....2,095	....0	....61,239

## ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

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

## ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies.....	.....237
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## BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

## POLICIES WITH DISABILITY PROVISIONS

Disability Provision	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium.....			....7	....295				
49. Disability Income.....								
50. Extended Benefits.....			....XXX.....	....XXX.....				
51. Other.....								
52. Total.....	....0	(a)....0	....7	(a)....295	....0	(a)....0	....0	(a)....0

(a) See the Annual Audited Financial Reports section of the Annual Statement Instructions.

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

**SUPPLEMENTARY CONTRACTS**

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year.....		116		
2. Issued during year.....		2		
3. Reinsurance assumed.....				
4. Increased during year (net).....				
5. Total (Lines 1 to 4).....	0	118	0	0
Deductions during year:				
6. Decreased (net).....		4		
7. Reinsurance ceded.....				
8. Totals (Lines 6 and 7).....	0	4	0	0
9. In force end of year (line 5 minus line 8).....	0	114	0	0
10. Amount on deposit.....		(a) 42,612		(a).....
11. Income now payable.....				
12. Amount of income payable.....	(a).....	(a) 25,376	(a).....	(a).....

**ANNUITIES**

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year.....	3,268			
2. Issued during year.....	188			
3. Reinsurance assumed.....				
4. Increased during year (net).....				
5. Total (Lines 1 to 4).....	3,456	0	0	0
Deductions during year:				
6. Decreased (net).....	239			
7. Reinsurance ceded.....				
8. Totals (Lines 6 and 7).....	239	0	0	0
9. In force end of year (Line 5 minus Line 8).....	3,217	0	0	0
Income now payable:				
10. Amount of income payable.....	(a) 6,297	XXX.....	XXX.....	(a).....
Deferred fully paid:				
11. Account balance.....	XXX.....	(a) 36,829,217	XXX.....	(a).....
Deferred not fully paid:				
12. Account balance.....	XXX.....	(a) 86,496,898	XXX.....	(a).....

**ACCIDENT AND HEALTH INSURANCE**

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

**DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS**

			1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
	1 Deposit Funds	2 Dividend Accumulations		
1. In force end of prior year.....				
2. Issued during year.....				
3. Reinsurance assumed.....				
4. Increased during year (net).....				
5. Total (Lines 1 to 4).....			0	0
Deductions during year:				
6. Decreased (net).....				
7. Reinsurance ceded.....				
8. Totals (Lines 6 and 7).....			0	0
9. In force end of year (Line 5 minus Line 8).....			0	0
10. Amount of account balance.....			(a).....	(a).....

(a) See the Annual Audited Financial Reports section of the Annual Statement Instructions.

Annual Statement for the year 2021 of the **Catholic Ladies of Columbia**  
**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)**

Allocated by States and Territories

States, Etc.	1 Active Status (a)	Direct Business Only					
		Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Mem- bership and Other Fees	5 Other Considerations	6 Total Columns 2 through 5 (b)	7 Deposit-Type Contracts
		2 Life Insurance Premiums	3 Annuity Considerations				
1. Alabama.....	AL	N				0	
2. Alaska.....	AK	N				0	
3. Arizona.....	AZ	N				0	
4. Arkansas.....	AR	N				0	
5. California.....	CA	N				0	
6. Colorado.....	CO	N				0	
7. Connecticut.....	CT	N				0	
8. Delaware.....	DE	N				0	
9. District of Columbia.....	DC	N				0	
10. Florida.....	FL	N				0	
11. Georgia.....	GA	N				0	
12. Hawaii.....	HI	N				0	
13. Idaho.....	ID	N				0	
14. Illinois.....	IL	N				0	
15. Indiana.....	IN	L	54	2,500		2,554	
16. Iowa.....	IA	N				0	
17. Kansas.....	KS	N				0	
18. Kentucky.....	KY	L	415	22,160		22,575	
19. Louisiana.....	LA	N				0	
20. Maine.....	ME	N				0	
21. Maryland.....	MD	N				0	
22. Massachusetts.....	MA	N				0	
23. Michigan.....	MI	L	27,188	4,045,203		4,072,391	
24. Minnesota.....	MN	N				0	
25. Mississippi.....	MS	N				0	
26. Missouri.....	MO	N				0	
27. Montana.....	MT	N				0	
28. Nebraska.....	NE	N				0	
29. Nevada.....	NV	N				0	
30. New Hampshire.....	NH	N				0	
31. New Jersey.....	NJ	N				0	
32. New Mexico.....	NM	N				0	
33. New York.....	NY	N				0	
34. North Carolina.....	NC	N				0	
35. North Dakota.....	ND	N				0	
36. Ohio.....	OH	L	178,610	7,932,676		8,111,285	
37. Oklahoma.....	OK	N				0	
38. Oregon.....	OR	N				0	
39. Pennsylvania.....	PA	N				0	
40. Rhode Island.....	RI	N				0	
41. South Carolina.....	SC	N				0	
42. South Dakota.....	SD	N				0	
43. Tennessee.....	TN	N				0	
44. Texas.....	TX	N				0	
45. Utah.....	UT	N				0	
46. Vermont.....	VT	N				0	
47. Virginia.....	VA	N				0	
48. Washington.....	WA	N				0	
49. West Virginia.....	WV	N				0	
50. Wisconsin.....	WI	N				0	
51. Wyoming.....	WY	N				0	
52. American Samoa.....	AS	N				0	
53. Guam.....	GU	N				0	
54. Puerto Rico.....	PR	N				0	
55. US Virgin Islands.....	VI	N				0	
56. Northern Mariana Islands.....	MP	N				0	
57. Canada.....	CAN	N				0	
58. Aggregate Other Alien.....	OT	XXX	0	0	0	0	0
59. Subtotal.....		XXX	206,267	12,002,539	0	12,208,806	0
90. Reporting entity contributions for employee benefit plans.....		XXX				0	
91. Dividends or refunds applied to purchase paid-up additions and annuities.....		XXX				0	
92. Dividends or refunds applied to shorten endowment or premium paying period.....		XXX				0	
93. Premium or annuity considerations waived under disability or other contract provisions.....		XXX				0	
94. Aggregate other amounts not allocable by State.....		XXX	0	0	0	0	0
95. Totals (Direct Business).....		XXX	206,267	12,002,539	0	12,208,806	0
96. Plus reinsurance assumed.....		XXX				0	
97. Totals (All Business).....		XXX	206,267	12,002,539	0	12,208,806	0
98. Less reinsurance ceded.....		XXX	17,423			17,423	
99. Totals (All Business) less reinsurance ceded (c).....		XXX	188,844	12,002,539	(c) 0	12,191,383	0

DETAILS OF WRITE-INS

58001.....	XXX					0	
58002.....	XXX					0	
58003.....	XXX					0	
58998. Summ. of remaining write-ins for line 58 from overflow page.....	XXX	0	0	0	0	0	0
58999. Total (Lines 58001 thru 58003 plus 58998) (Line 58 above).....	XXX	0	0	0	0	0	0
9401.....	XXX					0	
9402.....	XXX					0	
9403.....	XXX					0	
9498. Summ. of remaining write-ins for line 94 from overflow page.....	XXX	0	0	0	0	0	0
9499. Total (Lines 9401 thru 9403 plus 9498) (Line 94 above).....	XXX	0	0	0	0	0	0

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 4  
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state..... 0

R - Registered - Non-domiciled RRGs..... 0  
Q - Qualified - Qualified or accredited reinsurer..... 0  
N - None of the above - Not allowed to write business in the state..... 53

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

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

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

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