56332202120100100

ANNUAL STATEMENT

For the Year Ended December 31, 2021

of the Condition and Affairs of the

First Catholic Slovak Ladies Association Of The U.S.A.

NAIC Group Code..... 0, 0 (Current Period) (Prior Period) | NAIC Company Code..... 56332 | Employer's ID Number..... 34-0220540

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..... October 20, 1899 | Commenced Business..... January 1, 1892

Statutory Home Office	24950 Chagrin Boulevard .. Beachwood .. OH .. US .. 44122-5634 *(Street and Number) (City or Town, State, Country and Zip Code)*	
Main Administrative Office	24950 Chagrin Boulevard .. Beachwood .. OH .. US .. 44122-5634 *(Street and Number) (City or Town, State, Country and Zip Code)*	800-464-4642 *(Area Code) (Telephone Number)*
Mail Address	24950 Chagrin Boulevard .. Beachwood .. OH .. US .. 44122-5634 *(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)*	
Primary Location of Books and Records	24950 Chagrin Boulevard .. Beachwood .. OH .. US .. 44122-5634 *(Street and Number) (City or Town, State, Country and Zip Code)*	800-464-4642 *(Area Code) (Telephone Number)*
Internet Web Site Address	WWW.FCSLA.ORG	
Statutory Statement Contact	Frank Rando *(Name)*	216-468-1017 *(Area Code) (Telephone Number) (Extension)*
	frando@fcsla.org *(E-Mail Address)*	216-468-8003 *(Fax Number)*

OFFICERS

Name	Title	Name	Title
1. Cynthia Maria Maleski	National President	2. Kimberly A Graham	National Secretary
3. Stuart L Collins #	National Treasurer	4.	

OTHER

DIRECTORS OR TRUSTEES

Msgr. Peter M Polando	Cynthia Maria Maleski	Jeanette E Palanca	Joann Skvarek Banvich
Lawrence M Golofski	Patrick Braun	Sue Ann M Seich	Suzanne V Strohl
Barbara A Sekerak	Dennis L Povondra	Dorothy L Urbanowicz	

State of........ Ohio
County of..... Cuyahoga

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)	(Signature)	(Signature)
Cynthia Maria Maleski	Kimberly A Graham	Stuart L Collins
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
National President	National Secretary	National Treasurer
(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 ________

ASSETS

	Current Year 1 Assets	Current Year 2 Nonadmitted Assets	Current Year 3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
1. Bonds (Schedule D)	1,046,095,956		1,046,095,956	977,107,925
2. Stocks (Schedule D):				
2.1 Preferred stocks	2,300,921		2,300,921	2,322,394
2.2 Common stocks	8,398,702		8,398,702	7,349,570
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	519,810		519,810	546,520
3.2 Other than first liens			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less $..........0 encumbrances)	4,532,333		4,532,333	4,714,352
4.2 Properties held for the production of income (less $..........0 encumbrances)			0	
4.3 Properties held for sale (less $..........0 encumbrances)			0	
5. Cash ($.....11,635,867, Schedule E-Part 1), cash equivalents ($.....6,000,000, Schedule E-Part 2) and short-term investments ($..........0, Schedule DA)	17,635,867		17,635,867	40,652,658
6. Contract loans (including $..........0 premium notes)	1,927,530		1,927,530	2,207,068
7. Derivatives (Schedule DB)			0	
8. Other invested assets (Schedule BA)	20,504,953		20,504,953	13,786,274
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)	1,101,916,071	0	1,101,916,071	1,048,686,761
13. Title plants less $..........0 charged off (for Title insurers only)			0	
14. Investment income due and accrued	14,423,250		14,423,250	14,073,760
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	7,271		7,271	13,513
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 ($..........0)			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers			0	
16.2 Funds held by or deposited with reinsured companies			0	
16.3 Other amounts receivable under reinsurance contracts	61,104		61,104	111,950
17. Amounts receivable relating to uninsured plans			0	
18.1 Current federal and foreign income tax recoverable and interest thereon			0	
18.2 Net deferred tax asset			0	
19. Guaranty funds receivable or on deposit			0	
20. Electronic data processing equipment and software	65,972		65,972	103,368
21. Furniture and equipment, including health care delivery assets ($..........0)	3,228	3,228	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	6,000
25. Aggregate write-ins for other-than-invested assets	562,613	562,613	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	1,117,039,509	565,841	1,116,473,668	1,062,995,352
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	
28. TOTAL (Lines 26 and 27)	1,117,039,509	565,841	1,116,473,668	1,062,995,352

DETAILS OF WRITE-INS

	1	2	3	4
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 Pension	178,710	178,710	0	
2502. Prepaid expenses	321,511	321,511	0	
2503. Disallowed IMR	62,392	62,392	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)	562,613	562,613	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts $.....956,013,999 (Exhibit 5, Line 9999999) less $..........0 included in Line 6.3 (including $..........0 Modco Reserve)	956,014,000	907,126,999
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)	30,911,219	28,600,531
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	2,643,452	3,921,942
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)	1,400,000	1,400,000
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)	437,974	410,263
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)		286,604
10. Commissions to agents due or accrued - life and annuity contracts $.....142,598, accident and health $..........0 and deposit-type contract funds $..........0	142,598	75,170
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	1,857,623	1,474,658
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)	18,000	20,000
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		
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	708,485	562,112
22. Borrowed money $.........0 and interest thereon $.........0		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR Line 16, Col. 7)	12,562,542	11,637,907
24.02 Reinsurance in unauthorized and certified ($.........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		
25. Aggregate write-ins for liabilities	458,726	475,135
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	1,007,154,619	955,991,321
27. From Separate Accounts Statement		
28. Total liabilities (Line 26 and 27)	1,007,154,619	955,991,321
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)	109,319,050	107,004,031
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)	109,319,050	107,004,031
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	109,319,050	107,004,031
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	1,116,473,669	1,062,995,352

DETAILS OF WRITE-INS

2501. ANNA HURBAN & OTHER SCHOLARSHIP FUNDS	247,474	234,108
2502. DEVELOPMENT FUND	169,680	197,950
2503. OTHER	37,121	38,626
2598. Summary of remaining write-ins for Line 25 from overflow page	4,451	4,451
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	458,726	475,135
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

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)	66,680,148	41,489,168
2. Considerations for supplementary contracts with life contingencies	652,694	1,773,363
3. Net investment income (Exhibit of Net Investment Income, Line 17)	51,297,264	48,168,302
4. Amortization of Interest Maintenance Reserve (IMR) (Line 5)	(224)	71,968
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	36,649	33,439
9. Totals (Lines 1 to 8.3)	118,666,531	91,536,240
10. Death benefits	9,034,953	8,957,332
11. Matured endowments (excluding guaranteed annual pure endowments)	42,444	50,224
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	30,401,623	29,538,306
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	10,736,003	7,278,762
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	2,800,508	(495,226)
18. Payments on supplementary contracts with life contingencies	770,793	876,627
19. Increase in aggregate reserves for life and accident and health contracts	48,887,000	31,034,375
20. Totals (Lines 10 to 19)	102,673,324	77,240,400
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	2,110,127	1,144,641
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)	10,371,929	9,720,457
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	362,478	307,896
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	0
28. Totals (Lines 20 to 27)	115,517,858	88,413,394
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	3,148,673	3,122,846
30. Dividends to policyholders and refunds to members	1,392,235	1,374,381
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	1,756,438	1,748,465
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)	1,756,438	1,748,465
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)	356,054	641,559
35. Net income (Line 33 plus Line 34)	2,112,492	2,390,024
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	107,004,031	106,774,768
37. Net income (Line 35)	2,112,492	2,390,024
38. Change in net unrealized capital gains (losses) less capital gains tax of $..........0	1,276,954	(359,198)
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax		
41. Change in nonadmitted assets	(149,792)	(38,010)
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	(924,636)	(1,763,552)
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	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	2,315,018	229,264
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	109,319,049	107,004,031

DETAILS OF WRITE-INS

08.301.	Cookbook Income	19,317	8,348
08.302.	Miiscellaneous	17,332	25,091
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)	36,649	33,439
2701.			
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	0
5301.	Prior period 401K adjustment		
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)	0	0

CASH FLOW

		1 Current Year	2 Prior Year
	CASH FROM OPERATIONS		
1.	Premiums collected net of reinsurance	67,366,795	43,249,345
2.	Net investment income	56,956,185	54,370,292
3.	Miscellaneous income	36,649	33,439
4.	Total (Lines 1 through 3)	124,359,629	97,653,076
5.	Benefit and loss related payments	55,013,968	45,124,130
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7.	Commissions, expenses paid and aggregate write-ins for deductions	12,395,650	11,017,571
8.	Dividends paid to policyholders	1,392,235	1,374,381
9.	Federal and foreign income taxes paid (recovered) net of $..........0 tax on capital gains (losses)		
10.	Total (Lines 5 through 9)	68,801,853	57,516,082
11.	Net cash from operations (Line 4 minus Line 10)	55,557,776	40,136,994
	CASH FROM INVESTMENTS		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	55,092,898	54,257,685
	12.2 Stocks	357,955	681,577
	12.3 Mortgage loans	26,489	32,991
	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)	55,477,343	54,972,253
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	129,767,357	79,613,532
	13.2 Stocks	40,894	1,122,810
	13.3 Mortgage loans		
	13.4 Real estate		41,625
	13.5 Other invested assets	6,874,530	
	13.6 Miscellaneous applications		
	13.7 Total investments acquired (Lines 13.1 to 13.6)	136,682,781	80,777,967
14.	Net increase (decrease) in contract loans and premium notes	(279,538)	(185,031)
15.	Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14)	(80,925,900)	(25,620,683)
	CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
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	2,310,688	(815,724)
	16.5 Dividends to stockholders		
	16.6 Other cash provided (applied)	40,651	33,957
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	2,351,339	(781,767)
	RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18.	Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(23,016,786)	13,734,544
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	40,652,663	26,918,119
	19.2 End of year (Line 18 plus Line 19.1)	17,635,877	40,652,663

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

20.0001			

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	66,680,148	6,396,644		60,283,504					
2. Considerations for supplementary contracts with life contingencies	652,694	XXX	XXX	652,694		XXX	XXX		XXX
3. Net investment income	51,297,264	16,059,417		35,237,847					
4. Amortization of Interest Maintenance Reserve (IMR)	(224)	(224)							
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	XXX		
8.3 Aggregate write-ins for miscellaneous income	36,649	36,649	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	118,666,531	22,492,486	0	96,174,045	0	0	0	0	0
10. Death benefits	9,034,953	9,034,953				XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments)	42,444	42,444				XXX	XXX		
12. Annuity benefits	30,401,623	XXX	XXX	30,401,623		XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts	0					XXX	XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits	0						XXX		
15. Surrender benefits and withdrawals for life contracts	10,736,003	3,032,588		7,703,415		XXX	XXX		
16. Group conversions	0						XXX		
17. Interest and adjustments on contract or deposit-type contract funds	2,800,508	543,753		2,256,755			XXX		
18. Payments on supplementary contracts with life contingencies	770,793			770,793		XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts	48,887,000	4,302,000		44,585,000			XXX		
20. Totals (Lines 10 to 19)	102,673,324	16,955,738	0	85,717,586	0	0	XXX	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	2,110,127	489,238		1,620,889					XXX
22. Commissions and expense allowances on reinsurance assumed	0						XXX		
23. General insurance expenses and fraternal expenses	10,371,929	3,760,785		2,507,190			4,103,954		
24. Insurance taxes, licenses and fees, excluding federal income taxes	362,478	181,239		181,239					
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)	115,517,858	21,387,000	0	90,026,904	0	0	4,103,954	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	3,148,673	1,105,486	0	6,147,141	0	0	(4,103,954)	0	0
30. Dividends to policyholders and refunds to members	1,392,235	1,392,235					XXX		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	1,756,438	(286,749)	0	6,147,141	0	0	(4,103,954)	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)	1,756,438	(286,749)	0	6,147,141	0	0	(4,103,954)	0	0
34. Policies/certificates in force end of year	136,807	121,074		15,733			XXX		

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7	8	9
08.301. Cookbook Income	19,317	19,317							
08.302. Miiscellaneous	17,332	17,332							
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)	36,649	36,649	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

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

	1 Total	2 Industrial Life	3 Whole Life	4 Term Life	5 Indexed Life	6 Universal Life	7 Universal Life with Secondary Guarantees	8 Variable Life	9 Variable Universal Life	10 Credit Life (c)	11 Other Individual Life	12 YRT Mortality Risk Only
1. Premiums for life contracts (a)	6,396,644		5,912,875	483,769								
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	16,059,417		16,059,417									
4. Amortization of Interest Maintenance Reserve (IMR)	(224)		(224)									
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	36,649	0	36,649	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	22,492,486	0	22,008,717	483,769	0	0	0	0	0	0	0	0
10. Death benefits	9,034,953		8,638,020	396,933								
11. Matured endowments (excluding guaranteed annual pure endowments)	42,444		42,444									
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	3,032,588		2,989,183	43,405								
16. Group conversions	0											
17. Interest and adjustments on contract or deposit-type contract funds	543,753		543,753									
18. Payments on supplementary contracts with life contingencies	0											
19. Increase in aggregate reserves for life and accident and health contracts	4,302,000		4,318,285	(16,285)								
20. Totals (Lines 10 to 19)	16,955,738	0	16,531,685	424,053	0	0	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	489,238		466,934	22,304								XXX
22. Commissions and expense allowances on reinsurance assumed	0											
23. General insurance expenses	3,760,785		3,760,785									
24. Insurance taxes, licenses and fees, excluding federal income taxes	181,239		181,239									
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	0	0	0
28. Totals (Lines 20 to 27)	21,387,000	0	20,940,643	446,357	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)	1,105,486	0	1,068,074	37,412	0	0	0	0	0	0	0	0
30. Dividends to policyholders and refunds to members	1,392,235		1,392,235									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(286,749)	0	(324,161)	37,412	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)	(286,749)	0	(324,161)	37,412	0	0	0	0	0	0	0	0
34. Policies/certificates in force end of year	121,074		116,238	4,836								

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7	8	9	10	11	12
08.301. Cookbooks	19,317		19,317									
08.302. Miscellaneous	17,332		17,332									
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)	36,649	0	36,649	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	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

	1	2	3	4	5	6	7	8	9
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	Deferred 2	3	4	5	6	7
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
1. Premiums for individual annuity contracts	60,283,504	60,041,731				241,773	
2. Considerations for supplementary contracts with life contingencies	652,694	XXX	XXX	XXX	XXX	652,694	XXX
3. Net investment income	35,237,847	34,792,524				445,323	
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
9. Totals (Lines 1 to 8.3)	96,174,045	94,834,255	0	0	0	1,339,790	0
10. Death benefits	0						
11. Matured endowments (excluding guaranteed annual pure endowments)	0						
12. Annuity benefits	30,401,623	30,401,623					
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	7,703,415	7,703,415					
16. Group conversions	0						
17. Interest and adjustments on contract or deposit-type contract funds	2,256,755	2,256,755					
18. Payments on supplementary contracts with life contingencies	770,793					770,793	
19. Increase in aggregate reserves for life and accident and health contracts	44,585,000	44,106,819				478,181	
20. Totals (Lines 10 to 19)	85,717,586	84,468,612	0	0	0	1,248,974	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	1,620,889	1,620,889					
22. Commissions and expense allowances on reinsurance assumed	0						
23. General insurance expenses	2,507,190	2,507,190					
24. Insurance taxes, licenses and fees, excluding federal income taxes	181,239	181,239					
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)	90,026,904	88,777,930	0	0	0	1,248,974	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	6,147,141	6,056,325	0	0	0	90,816	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)	6,147,141	6,056,325	0	0	0	90,816	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)	6,147,141	6,056,325	0	0	0	90,816	0
34. Policies/certificates in force end of year	15,733	15,552				181	

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7
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
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	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
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
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31, prior year	302,793,999		299,812,550	2,981,449								
2. Tabular net premiums or considerations	5,117,315		4,713,579	403,736								
3. Present value of disability claims incurred	0											
4. Tabular interest	12,163,861		12,033,192	130,669								
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)	320,075,175	0	316,559,321	3,515,854	0	0	0	0	0	0	0	0
9. Tabular cost	6,416,360		5,885,728	530,632								
10. Reserves released by death	3,378,596		3,376,490	2,106								
11. Reserves released by other terminations (net)	3,184,218		3,153,604	30,614								
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)	12,979,174	0	12,415,822	563,352	0	0	0	0	0	0	0	0
15. Reserve December 31, current year	307,096,001	0	304,143,499	2,952,502	0	0	0	0	0	0	0	0
Cash Surrender Value and Policy Loans												
16. CSA ending balance December 31, current year	260,693,111		260,229,475	463,636								
17. Amount available for policy loans based upon Line 16 CSV	235,041,052		234,623,780	417,272								

(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)

NONE

	1 Total	2 Whole Life	3 Term Life	4 Variable Life	5 Universal Life	6 Variable Universal Life	7 Credit Life (b)	8 Other Group Life	9 YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31, 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
Cash Surrender Value and Policy Loans									
16. CSA 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.

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

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

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31, prior year	604,333,000	596,287,831				8,045,169	
2. Tabular net premiums or considerations	64,674,642	63,894,064				780,578	
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	21,963,479	21,707,778				255,701	
5. Tabular less actual reserve released	885,283	418,038				467,245	
6. Increase in reserve on account of change in valuation basis	0						
7. Other increases (net)	0						
8. Totals (Lines 1 to 7)	691,856,404	682,307,711	0	0	0	9,548,693	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	42,938,405	41,913,062				1,025,343	
13. Net transfers to or (from) Separate Accounts	0						
14. Total deductions (Lines 9 to 13)	42,938,405	41,913,062	0	0	0	1,025,343	0
15. Reserve December 31, current year	648,917,999	640,394,649	0	0	0	8,523,350	0
Cash Surrender Value and Policy Loans							
16. CSV ending balance, December 31, current year	664,025,063	664,025,063					
17. Amount available for policy loans based upon Line 16 CSV	0						

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

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

(N/A Fraternal)

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31, 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
Cash Surrender Value and Policy Loans							
16. CSV ending balance, December 31, current year	0						
17. Amount available for policy loans based upon Line 16 CSV	0						

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.

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. Government bonds	(a) 99,927	63,322
1.1	Bonds exempt from U.S. tax	(a)	
1.2	Other bonds (unaffiliated)	(a) 49,359,908	49,696,081
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b) 145,420	144,678
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)	262,182	268,662
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c) 25,521	25,521
4.	Real estate	(d) 386,935	386,935
5.	Contract loans	134,753	134,753
6.	Cash, cash equivalents and short-term investments	(e) 6,217	6,217
7.	Derivative instruments	(f)	
8.	Other invested assets	913,836	958,062
9.	Aggregate write-ins for investment income	0	0
10.	Total gross investment income	51,334,699	51,684,231
11.	Investment expenses		(g) 203,865
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 1,050
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i) 182,019
15.	Aggregate write-ins for deductions from investment income		0
16.	Total deductions (Lines 11 through 15)		386,934
17.	Net investment income (Line 10 minus Line 16)		51,297,297

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 $.....412,379 accrual of discount less $.....6,102,747 amortization of premium and less $.....1,265,404 paid for accrued interest on purchases.
(b) Includes $.....49 accrual of discount less $..........0 amortization of premium and less $..........0 paid for accrued dividends on purchases.
(c) Includes $..........0 accrual of discount less $.....221 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 $.....182,019 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		0		
1.1	Bonds exempt from U.S. tax			0		
1.2	Other bonds (unaffiliated)	3,939		3,939		
1.3	Bonds of affiliates			0		
2.1	Preferred stocks (unaffiliated)	(5,166)		(5,166)	122,541	
2.11	Preferred stocks of affiliates			0		
2.2	Common stocks (unaffiliated)	8,129		8,129	1,154,413	
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)	6,902	0	6,902	1,276,954	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	Insurance										12
		2	Ordinary		5	Group		Accident and Health			11	
			3	4		6	7	8	9	10		
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group & Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
FIRST YEAR (other than single)												
1. Uncollected	0											
2. Deferred and accrued	0											
3. Deferred, accrued and uncollected:												
3.1 Direct	0											
3.2 Reinsurance assumed	0											
3.3 Reinsurance ceded	0											
3.4 Net (Line 1 + Line 2)	0	0	0	0	0	0	0	0	0	0	0	0
4. Advance	0											
5. Line 3.4 - Line 4	0	0	0	0	0	0	0	0	0	0	0	0
6. Collected during year:												
6.1 Direct	37,527,999		159,552	37,368,447								
6.2 Reinsurance assumed	0											
6.3 Reinsurance ceded	0											
6.4 Net	37,527,999	0	159,552	37,368,447	0	0	0	0	0	0	0	0
7. Line 5 + Line 6.4	37,527,999	0	159,552	37,368,447	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	37,527,999		159,552	37,368,447								
9.2 Reinsurance assumed	0											
9.3 Reinsurance ceded	0											
9.4 Net (Line 7 - Line 8)	37,527,999	0	159,552	37,368,447	0	0	0	0	0	0	0	0
SINGLE												
10. Single premiums and considerations:												
10.1 Direct	3,643,272		3,643,272	-								
10.2 Reinsurance assumed	0											
10.3 Reinsurance ceded	0											
10.4 Net	3,643,272	0	3,643,272	0	0	0	0	0	0	0	0	0
RENEWAL												
11. Uncollected	7,271		7,271	-								
12. Deferred and accrued	0											
13. Deferred, accrued and uncollected:												
13.1 Direct	7,271		7,271	-								
13.2 Reinsurance assumed	0											
13.3 Reinsurance ceded	0											
13.4 Net (Line 11 + Line 12)	7,271	0	7,271	0	0	0	0	0	0	0	0	0
14. Advance	437,974		437,974									
15. Line 13.4 - Line 14	(430,703)	0	(430,703)	0	0	0	0	0	0	0	0	0
16. Collected during year:												
16.1 Direct	25,926,200		3,011,142	22,915,058								
16.2 Reinsurance assumed	0		-	-								
16.3 Reinsurance ceded	383,369		383,369	-								
16.4 Net	25,542,831	0	2,627,773	22,915,058	0	0	0	0	0	0	0	0
17. Line 15 + Line 16.4	25,112,128	0	2,197,070	22,915,058	0	0	0	0	0	0	0	0
18. Prior year (uncollected + deferred and accrued - advance)	(396,750)		(396,750)									
19. Renewal premiums and considerations:												
19.1 Direct	25,892,247		2,977,189	22,915,058								
19.2 Reinsurance assumed	0											
19.3 Reinsurance ceded	383,369		383,369									
19.4 Net (Line 17 - Line 18)	25,508,878	0	2,593,820	22,915,058	0	0	0	0	0	0	0	0
TOTAL												
20. Total premiums and annuity considerations:												
20.1 Direct	67,063,518	0	6,780,013	60,283,505	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	383,369	0	383,369	0	0	0	0	0	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	66,680,149	0	6,396,644	60,283,505	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	Insurance										12
		2	Ordinary		5	Group		Accident and Health			11	
			3	4		6	7	8	9	10		
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group & Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)												
21. To pay renewal premiums	9,215		9,215									
22. All other	1,180,761		1,180,761									
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED												
23. First year (other than single):												
23.1 Reinsurance ceded	0											
23.2 Reinsurance assumed	0											
23.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0	0
24. Single:												
24.1 Reinsurance ceded	0											
24.2 Reinsurance assumed	0											
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:												
25.1 Reinsurance ceded	0											
25.2 Reinsurance assumed	0											
25.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0	0
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6)	0	0	0	0	0	0	0	0	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	0	0	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0	0
COMMISSIONS INCURRED (direct business only)												
27. First year (other than single)	1,256,237		130,664	1,125,573								
28. Single	317,521		317,521									
29. Renewal	536,369		41,053	495,316								
30. Deposit-type contract funds	0											
31. Totals (to agree with Page 6, Line 21)	2,110,127	0	489,238	1,620,889	0	0	0	0	0	0	0	0

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6	7
	1	Accident and Health		4			
		2	3	All Other Lines			
	Life	Cost Containment	All Other	of Business	Investment	Fraternal	Total
1. Rent	386,935						386,935
2. Salaries and wages	2,687,616					223,896	2,911,512
3.11 Contributions for benefit plans for employees	693,175					40,301	733,476
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	48,975						48,975
4.2 Medical examination fees	75,765						75,765
4.3 Inspection report fees							0
4.4 Fees of public accountants and consulting actuaries	355,157						355,157
4.5 Expense of investigation and settlement of policy claims							0
5.1 Traveling expenses	17,933					4,483	22,416
5.2 Advertising	223,194					5,452	228,646
5.3 Postage, express, telegraph and telephone	245,633						245,633
5.4 Printing and stationery	26,421						26,421
5.5 Cost or depreciation of furniture and equipment	24,025						24,025
5.6 Rental of equipment							0
5.7 Cost or depreciation of EDP equipment and software	61,005						61,005
6.1 Books and periodicals	29,999						29,999
6.2 Bureau and association fees	34,369						34,369
6.3 Insurance, except on real estate	63,653						63,653
6.4 Miscellaneous losses							0
6.5 Collection and bank service charges	164,745						164,745
6.6 Sundry general expenses	515,815						515,815
6.7 Group service and administration fees							0
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	70,000						70,000
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	550,702	550,702
8.2 Expenses of supreme lodge meetings (Fraternal Benefit Soc. Only)	XXX	XXX	XXX	XXX	XXX		0
9.1 Real estate expenses					203,865		203,865
9.2 Investment expenses not included elsewhere							0
9.3 Aggregate write-ins for expenses	543,559	0	0	0	0	3,279,119	3,822,678
10. General expenses Incurred	6,267,974	0	0	0	203,865	(b)......4,103,953	(a)....10,575,792
11. General expenses unpaid December 31, prior year	332,307					1,142,351	1,474,658
12. General expenses unpaid December 31, current year	1,090,442					767,181	1,857,623
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)	5,509,839	0	0	0	203,865	4,479,123	10,192,827

DETAILS OF WRITE-INS

09.301. Data Processing	488,395						488,395
09.302. Repairs - Supplies	41,912						41,912
09.303. Temporary Help	13,252						13,252
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	3,279,119	3,279,119
09.399. Totals (Lines 09.301 through 09.303 plus 09.398)(Line 9.3 above)	543,559	0	0	0	0	3,279,119	3,822,678

(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 $.....169,769; 2. Institutional $..........0; 3. Recreational and Health $..........0; 4. Educational $.....251,970
5. Religious $..........0; 6. Membership $.....2,857,380; 7. Other $..........0; 8. Total $.....3,279,119

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

	Insurance			4	5	6
	1	2	3			
		Accident	All Other Lines			
	Life	and Health	of Business	Investment	Fraternal	Total
1. Real estate taxes				1,050		1,050
2. State insurance department licenses and fees	130,581					130,581
3. State taxes on premiums						0
4. Other state taxes, including $..........0 for employee benefits	9,645					9,645
5. U.S. Social Security taxes	220,485					220,485
6. All other taxes	1,767					1,767
7. Taxes, licenses and fees incurred	362,478	0	0	1,050	0	363,528
8. Taxes, licenses and fees unpaid December 31, prior year				20,000		20,000
9. Taxes, licenses and fees unpaid December 31, current year	18,000					18,000
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	344,478	0	0	21,050	0	365,528

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums	9,215	
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions	1,180,761	
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4	1,189,976	0
6. Paid-in cash	64,538	
7. Left on deposit	137,720	
8. Aggregate write-ins for dividend or refund options	0	0
9. Total Lines 5 through 8	1,392,234	0
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year	1,400,000	
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14	1,400,000	0
16. Total from prior year	1,400,000	
17. Total dividends or refunds (Lines 9 + 15 - 16)	1,392,234	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

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total (a)	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
Life Insurance:					
0100001. AE 4% Res.	73,863		73,863		
0100002. AE 3.5% Res.	906,299		906,299		
0100003. AM 2.5% Res.	7,891,844		7,891,844		
0100004. AM 3% Res.	1,205,719		1,205,719		
0100005. AM 3.5% Res.	129,202		129,202		
0100006. AE 3.0% - CURT	623,941		623,941		
0100007. 1941 CSO 2.5% Res.	2,268,917		2,268,917		
0100008. 1941 CSO 3% - CURT	946,853		946,853		
0100009. 1958 CSO 2.5% Res.	17,545,083		17,545,083		
0100010. 1958 CSO 4% Res.	4,744,892		4,744,892		
0100011. 1958 CSO 4.5% Res.	748,319		748,319		
0100012. 1980 CSO D 5.5% Res.	48,390,941		48,390,941		
0100013. 1980 CSO 5% Res.	16,458,346		16,458,346		
0100014. 1980 CSO D 6% Res.	18,007,683		18,007,683		
0100015. 1980 CSO 4.5% Res.	44,658,094		44,658,094		
0100016. 1980 CSO 4%	257,463		257,463		
0100017. 2001 CSO 4.5% Res.	3,170,213		3,170,213		
0100018. 2001 CSO 4.0% Res.	68,142,050		68,142,050		
0100019. 1980 CSO A/F 5.5% Res.	13,954,675		13,954,675		
0100020. 2001 CSO 4.0% S / U Res.	23,267,043		23,267,043		
0100021. 2001 CSO 3.75% Res.	627,089		627,089		
0100022. 2001 CSO 3.5% Res.	14,669,549		14,669,549		
0100023. 2017 CSO 3.5% Res.	1,753,424		1,753,424		
0100024. 2017 CSO 3.0% Res.	3,965,273		3,965,273		
0100025. Provision for Post Mortem Divd.	12,950,000		12,950,000		
0100026. Rounding	(264)		(264)		
0199997. Totals (Gross)	307,356,511	0	307,356,511	0	0
0199998. Reinsurance ceded	276,511		276,511		
0199999. Totals (Net)	307,080,000	0	307,080,000	0	0
Annuities (excluding supplementary contracts with life contingencies):					
0200001. Individual Deferred Annuities	640,395,063	XXX	640,395,063	XXX	
0200002. Single Premium Immediate Annuities - with life contingencies	8,523,350	XXX	8,523,350	XXX	
0200003. Rounding	(414)	XXX	(414)	XXX	
0299997. Totals (Gross)	648,917,999	XXX	648,917,999	XXX	0
0299999. Totals (Net)	648,917,999	XXX	648,917,999	XXX	0
Accidental Death Benefits:					
0400001. Accidental Death Benefits	15,000		15,000		
0499997. Totals (Gross)	15,000	0	15,000	0	0
0499999. Totals (Net)	15,000	0	15,000	0	0
Miscellaneous Reserves:					
0700001. Waiver of Premiums After Age 80 Under OL	1,002		1,002		
0700002. Rounding	(2)		(2)		
0799997. Totals (Gross)	1,000	0	1,000	0	0
0799999. Totals (Net)	1,000	0	1,000	0	0
9999999. Totals (Net) - Page 3, Line 1	956,013,999	0	956,013,999	0	0

(a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contacts 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, Disablity-Disabled Lives $..........0, Miscellaneous Reserves, $..........0.

EXHIBIT 5 - INTERROGATORIES

1.1 Has the reporting entity ever issued both participating and non-participating contracts? Yes [X] No [ ]
1.2 If not, state which kind is issued

2.1 Does the reporting entity at present issue both participating and non-participating contracts? Yes [X] No [ ]
2.2 If not, state which kind is issued

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

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
ACTIVE LIFE RESERVE													
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
CLAIM RESERVE													
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
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

	1	2	3	4	5	6	7	8	9	10	11	12	13
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	28,600,531		23,281,948	403,237	4,915,346	
2. Deposits received during the year	11,100,088		10,919,924	42,444	137,720	
3. Investment earnings credited to the account	1,166,709		962,933	14,683	189,093	
4. Other net change in reserves	0					
5. Fees and other charges assessed	0					
6. Surrender charges	0					
7. Net surrender or withdrawal payments	9,956,109		9,640,785	81,749	233,575	
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)	30,911,219	0	25,524,020	378,615	5,008,584	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)	30,911,219	0	25,524,020	378,615	5,008,584	0

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct	1,597,588		1,597,588								
1.2 Reinsurance assumed	0										
1.3 Reinsurance ceded	0										
1.4 Net	1,597,588	0	1,597,588	0	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct	0										
2.12 Reinsurance assumed	0										
2.13 Reinsurance ceded	0										
2.14 Net	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	0	0	0
2.2 Other:											
2.21 Direct	0										
2.22 Reinsurance assumed	0										
2.23 Reinsurance ceded	0										
2.24 Net	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
3. Incurred but unreported:											
3.1 Direct	1,045,864		1,045,864								
3.2 Reinsurance assumed	0										
3.3 Reinsurance ceded	0										
3.4 Net	1,045,864	0	(b) 1,045,864	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
4. Totals:											
4.1 Direct	2,643,452	0	2,643,452	0	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	2,643,452	(a) 0	(a) 2,643,452	0	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	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit (Group and Individual)	Other
1. Settlements during the year:											
1.1 Direct	40,819,973		10,418,350	30,401,623							
1.2 Reinsurance assumed	0										
1.3 Reinsurance ceded	62,462		62,462								
1.4 Net	(d) 40,757,511	0	10,355,888	30,401,623	0	0	0	0	0	0	0
2. Liability December 31, current year from Part 1:											
2.1 Direct	2,643,452	0	2,643,452	0	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	2,643,452	0	2,643,452	0	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	3,921,942		3,921,942								
4.2 Reinsurance assumed	0										
4.3 Reinsurance ceded	0										
4.4 Net	3,921,942	0	3,921,942	0	0	0	0	0	0	0	0
5. Amounts recoverable from reinsurers Dec. 31, prior year	0										
6. Incurred benefits:											
6.1 Direct	39,541,483	0	9,139,860	30,401,623	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	62,462	0	62,462	0	0	0	0	0	0	0	0
6.4 Net	39,479,021	0	9,077,398	30,401,623	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 $.....42,444 in Line 1.1, $.....42,444 in Line 1.4, $.....42,444 in Line 6.1 and $.....42,444 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.

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):			
2.1 Preferred stocks			0
2.2 Common stocks			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			0
3.2 Other than first liens			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			0
4.2 Properties held for the production of income			0
4.3 Properties held for sale			0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)			0
6. Contract loans			0
7. Derivatives (Schedule DB)			0
8. Other invested assets (Schedule BA)			0
9. Receivables for securities			0
10. Securities lending reinvested collateral assets (Schedule DL)			0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			0
15.3 Accrued retrospective premiums and contracts subject to redetermination			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			0
16.2 Funds held by or deposited with reinsured companies			0
16.3 Other amounts receivable under reinsurance contracts			0
17. Amounts receivable relating to uninsured plans			0
18.1 Current federal and foreign income tax recoverable and interest thereon			0
18.2 Net deferred tax asset			0
19. Guaranty funds receivable or on deposit			0
20. Electronic data processing equipment and software			0
21. Furniture and equipment, including health care delivery assets	3,228	3,228	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0
23. Receivables from parent, subsidiaries and affiliates			0
24. Health care and other amounts receivable			0
25. Aggregate write-ins for other-than-invested assets	562,613	412,821	(149,792)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25)	565,841	416,049	(149,792)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. TOTALS (Lines 26 and 27)	565,841	416,049	(149,792)

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 expenses	321,511	276,630	(44,881)
2502. Prepaid Pension	178,710	136,191	(42,519)
2503. Disallowed IMR	62,392		(62,392)
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)	562,613	412,821	(149,792)

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
NET INCOME					
(1) Company state basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	$ 2,112,492	$ 2,390,024
(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	$ 2,112,492	$ 2,390,024
SURPLUS					
(5) Company state basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	$ 109,319,050	$ 107,004,031
(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	$ 109,319,050	$ 107,004,031

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

The preparations of financial statements in conformity with Statutory Accounting Principles require 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 financial statements and reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

The life and annuity premiums are recognized as income when earned. Expenses incurred in connection with acquiring new insurance are charged to operations as incurred. The amount of dividends to be paid to policyholders is determined annually by the Association'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 Association. In addition, the Association uses the following accounting policies:

(1) Basis for Short-Term Investments
Short-term investments are stated at amortized cost.

(2) Basis for Bonds and Amortization Schedule
Bonds not backed by other loans are stated at amortized cost using the interest method, except that bonds with a NAIC rating of "6" are valued at fair market

(3) Basis for Common Stocks
Common Stocks are stated at market.

(4) Basis for Preferred Stocks
Preferred stocks are stated at cost, except for stocks designated as "4, 5, or 6", which are stated at market.

(5) Basis for Mortgage Loans
Mortgage loans - recorded at aggregate carrying value less accrued interest: Other Investments: Equity basis

(6) Basis for Loan-Backed Securities and Adjustment Methodology
Loan-backed securities are stated at amortized cost or the lower of amortized cost or fair value, using the retrospective method.

(7) Accounting Policies for Investments in Subsidiaries, Controlled and Affiliated Entities
None

(8) Accounting Policies for Investments in Joint Ventures, Partnerships and Limited Liability Entities
None

(9) Accounting Policies for Derivatives
None.

(10) Anticipated Investment Income Used in Premium Deficiency Calculation
None.

(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 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 is continually reviewed and any adjustments are reflected in the period determined.

(12) Changes in the Capitalization Policy and Predefined Thresholds from Prior Period
The Association has not modified its capitalization policy from the prior period. Real estate, furniture and fixtures are recorded at cost less depreciation over its estimated useful life. Electronic data processing equipment and software are recorded at cost and amortized over a three-year period.

(13) Method Used to Estimate Pharmaceutical Rebate Receivables
Not Applicable.

D. Going Concern - Not Applicable

NOTES TO FINANCIAL STATEMENTS

Note 2 – Accounting Changes and Corrections of Errors - NONE

Note 3 – Business Combinations and Goodwill - NONE

Note 4 – Discontinued Operations - NONE

Note 5 – Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

(1) Maximum and Minimum Lending Rates
The maximum and minimum lending rates for mortgage loans during 2021 were by category: Multi-family commercial loans 4.63% - 4.88%

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

48.3%

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

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

	Farm	Residential Insured	Residential All Other	Commercial Insured	Commercial All Other	Mezzanine	Total
a. Current Year							
1. Recorded Investment (All)							
(a) Current	$	$	$	$	$ 519,809	$	$ 519,809
(b) 30-59 Days Past Due	$	$	$	$	$	$	$
(c) 60-89 Days Past Due	$	$	$	$	$	$	$
(d) 90-179 Days Past Due	$	$	$	$	$	$	$
(e) 180+ Days Past Due	$	$	$	$	$	$	$
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded Investment	$	$	$	$	$	$	$
(b) Interest Accrued	$	$	$	$	$	$	$
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	$	$	$	$	$	$	$
(b) Interest Accrued	$	$	$	$	$	$	$
4. Interest Reduced							
(a) Recorded Investment	$	$	$	$	$	$	$
(b) Number of Loans							
(c) Percent Reduced	%	%	%	%	%	%	%
5. Participant or Co-Lender in a Mortgage Loan Agreement							
(a) Recorded Investment	$	$	$	$	$	$	$
b. Prior Year							
1. Recorded Investment (All)							
(a) Current	$	$	$	$	$ 546,520	$	$ 546,520
(b) 30-59 Days Past Due	$	$	$	$	$	$	$
(c) 60-89 Days Past Due	$	$	$	$	$	$	$
(d) 90-179 Days Past Due	$	$	$	$	$	$	$
(e) 180+ Days Past Due	$	$	$	$	$	$	$
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded Investment	$	$	$	$	$	$	$
(b) Interest Accrued	$	$	$	$	$	$	$
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	$	$	$	$	$	$	$
(b) Interest Accrued	$	$	$	$	$	$	$
4. Interest Reduced							
(a) Recorded Investment	$	$	$	$	$	$	$
(b) Number of Loans							
(c) Percent Reduced	%	%	%	%	%	%	%
5. Participant or Co-Lender in a Mortgage Loan							

NOTES TO FINANCIAL STATEMENTS

	Farm	Residential Insured	Residential All Other	Commercial Insured	Commercial All Other	Mezzanine	Total
Agreement							
(a) Recorded Investment	$	$	$	$	$	$	$

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

	Farm	Residential Insured	Residential All Other	Commercial Insured	Commercial All Other	Mezzanine	Total
a. Current Year							
1. With Allowance for Credit Losses	$	$	$	$	$	$	$
2. No Allowance for Credit Losses							
3. Total (1 + 2)	$	$	$	$	$	$	$
4. Subject to a Participant or Co-Lender Mortgage Loan Agreement for which the Reporting Entity is Restricted from Unilaterally Foreclosing on the Mortgage Loan							
b. Prior Year							
1. With Allowance for Credit Losses	$	$	$	$	$	$	$
2. No Allowance for Credit Losses	$	$	$	$	$	$	$
3. Total (1 + 2)	$	$	$	$	$	$	$
4. Subject to a Participant or Co-Lender Mortgage Loan Agreement for which the Reporting Entity is Restricted from Unilaterally Foreclosing on the Mortgage Loan	$	$	$	$	$	$	$

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

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

(7) Allowances for Credit Losses:

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

(8) Mortgage Loans Derecognized as a Result of Foreclosure:

	Current Year
a. Aggregate amount of mortgage loans derecognized	$
b. Real estate collateral recognized	
c. Other collateral recognized	
d. Receivables recognized from a government guarantee of the foreclosed mortgage loan	$

(9) Policy for Recognizing Interest Income on Impaired Loans - NONE

NOTES TO FINANCIAL STATEMENTS

B. Debt Restructuring - NONE

C. Reverse Mortgages - NONE

D. Loan-Backed Securities

(1) Description of Sources Used to Determine Prepayment Assumptions - NONE

(2) Securities with Recognized Other-Than-Temporary Impairment - NONE

(3) Recognized OTTI Securities - NONE

(4) All impaired securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):

a.	The aggregate amount of unrealized losses:	1.	Less than 12 Months	$ 2,044
		2.	12 Months or Longer	$ 856
b.	The aggregate related fair value of securities with unrealized losses:	1.	Less than 12 Months	$ 108,023
		2.	12 Months or Longer	$ 13,537

(5) Information Investor Considered in Reaching Conclusion that Impairments are Not Other-Than-Temporary - NONE

E. Dollar Repurchase Agreements and/or Securities Lending Transactions - NONE

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing
Repurchase Transactions – Cash Taker – Overview of Secured Borrowing Transactions - NONE

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing
Repurchase Transactions – Cash Provider – Overview of Secured Borrowing Transactions - NONE

H. Repurchase Agreements Transactions Accounted for as a Sale
Repurchase Transaction – Cash Taker – Overview of Sale Transactions - NONE

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale
Repurchase Transaction – Cash Provider – Overview of Sale Transactions - 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	15	
2)	Aggregate Amount of Investment Income	$ 1,734,988	$

R. Reporting Entity's Share of Cash Pool by Asset Type - NONE

Note 6 – Joint Ventures, Partnerships and Limited Liability Companies - NONE

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 surplus on the following bases: All investment income due and accrued with the amounts that are ove 90 days past due.

B. The total amount excluded:

$- 0 -

Note 8 – Derivative Instruments - NONE

Note 9 – Income Taxes - NOT APPLICABLE

Note 10 – Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties - NONE

Note 11 – Debt

The Association has a line of credit for cash management purposes & may borrow up to $20,000.00.
The balance as pf December 31, 2021 is $ 0 and as of December 31, 2020 was $ 0.

NOTES TO FINANCIAL STATEMENTS

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

	Overfunded 2021	Overfunded 2020	Underfunded 2021	Underfunded 2020
a. Pension Benefits				
1. Benefit obligation at beginning of year	$ 658,552	$ 680,393	$	$
2. Service cost		13,650		
3. Interest cost	32,928	31,925		
4. Contribution by plan participants				
5. Actuarial gain (loss)	1,487	18,665		
6. Foreign currency exchange rate changes				
7. Benefits paid	78,467	77,719		
8. Plan amendments	(48,748)	8,362		
9. Business combinations, divestitures, curtailments, settlements and special termination benefits				
10. Benefit obligation at end of year	$ 663,248	$ 658,552	$	$
	Overfunded		Underfunded	
b. Postretirement Benefits	2021	2020	2021	2020
1. Benefit obligation at beginning of year	$	$	$ 554,814	$ 506,547
2. Service cost			17,090	39,029
3. Interest cost			28,910	
4. Contribution by plan participants				
5. Actuarial gain (loss)			102,719	11,238
6. Foreign currency exchange rate changes				
7. Benefits paid			2,000	2,000
8. Plan amendments				
9. Business combinations, divestitures, curtailments, settlements and special termination benefits				
10. Benefit obligation at end of year	$	$	$ 701,533	$ 554,814
	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 2021	Pension Benefits 2020	Postretirement Benefits 2021	Postretirement Benefits 2020	Special or Contractual Benefits per SSAP No. 11 2021	Special or Contractual Benefits per SSAP No. 11 2020
a. Fair value of plan assets at beginning of year	$ 794,743	$ 767,746	$	$	$	$
b. Actual return on plan assets	145,488	68,371				
c. Foreign currency exchange rate changes						
d. Reporting entity contribution		50,000				
e. Plan participants' contributions						
f. Benefits paid	98,273	91,374				
g. Business combinations, divestitures and settlements						
h. Fair value of plan assets at end of year	$ 841,958	$ 794,743	$	$	$	$

(3) Funded Status

	Pension Benefits 2021	Pension Benefits 2020	Postretirement Benefits 2021	Postretirement Benefits 2020
a. Components				
1. Prepaid benefit costs	$	$	$	$
2. Overfunded plans assets	$ 178,710	$ 136,191	$	$
3. Accrued benefit costs	$	$	$ 701,533	$ 554,814
4. Liability for pension benefits	$	$	$	$
b. Assets and liabilities recognized				
1. Assets (nonadmitted)	$ 178,710	$ 87,853	$	$
2. Liabilities recognized	$	$	$	$

NOTES TO FINANCIAL STATEMENTS

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	$	$ 13,650	$ 17,090	$ 39,030	$	$
b. Interest cost	31,008	31,925	28,910	24,487		
c. Expected return on plan assets	(47,631)	(44,451)		(24,487)		
d. Transition asset or obligation						
e. Gains and losses	12,772	13,218	29,308	27,760		
f. Prior service cost or credit						
g. Gain or loss recognized due to a settlement curtailment						
h. Total net periodic benefit cost	$ (3,851)	$ 14,342	$ 75,308	$ 66,790	$	$

(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	$	$	$	$
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				
f. Net gain and loss recognized				
g. Items not yet recognized as a component of net periodic cost – current period	$	$	$	$

(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	$	$	$	$

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

FCSLA - DEFINED POST RETIREMENT PLAN	2021	2020
a. Weighted-average discount rate	4.0%	5.0%
b. Expected long-term rate of return on plan assets	4.0%	5.0%
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	4.0 %	5.0 %
f. Rate of compensation increase	%	%
g. Interest crediting rates (for cash balance plans and other plans with promised interest crediting rates)	%	%

FCSLA / PWAA - DEFINED POST RETIREMENT PLAN	2021	2020
a. Weighted-average discount rate	4.0 %	5.0 %
b. Expected long-term rate of return on plan assets	4.0 %	6.0 %
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	4.0 %	6.0 %
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 accumulated benefit obligation pension plan which was acquired from the merger with Polish Women's Alliance of America in 2017 was $663,248 for the current year and $658,552 for the prior year.

(9) For Postretirement Benefits Other Than Pensions, the Assumed Health Care Cost Trend Rate(s)
Not Applicable

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

FCSLA RETIREMENT BENEFIT - Year(s)	Amount
a. 2022	$ 24,000
b. 2023	$ 25,000

NOTES TO FINANCIAL STATEMENTS

FCSLA RETIREMENT BENEFIT - Year(s)	Amount
c. 2024	$ 27,000
d. 2025	$ 28,000
e. 2026	$ 29,000
f. 2027 through 2031__	$ 173,000

PWAA RETIREMENT BENEFIT - Year(s)	Amount
a. 2022	$ 80,377
b. 2023	$ 74,582
c. 2024	$ 69,294
d. 2025	$ 64,730
e. 2026	$ 57,103
f. 2027 through 2031__	$ 240,100

(11) Estimate of Contributions Expected to be Paid to the Plan-None
0

(12) Amounts and Types of Securities Included in Plan Assets
Mutual Funds, ETF's, Close-end Funds, Bonds, Cash, Equities and Options

(13) Alternative Method Used to Amortize Prior Service Amounts or Net Gains and Losses
Not Applicable

(14) Substantive Comment Used to Account for Benefit Obligation
Not Applicable

(15) Cost of Providing Special or Contractual Termination Benefits Recognized
Not Applicable

(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
None

(17) Accumulated Postretirement and Pension Benefit Obligation and Fair Value of Plan Assets for Defined Postretirement and Pension Benefit Plans
The accumulated benefit for the combined Postretirement benefit and Pension Benefit obligationis $1,364,781 for the current year and $1,213,366 for the prior year. The accumulated Postretirement plan liability of $701,533 for current year and $554,814 for the prior year is recognized in the Statement of Liabilities. The accumulated benefit obligation pension plan which was acquired from the merger with Polish Woman's Alliance of America in 2017 was $663,248 for the current year and $658,552 for the prior year. Plan Assets on the Pension Plan for the current year is $841,958. The Pension plan is overfunded by $178,710 for 2021, which the association has recognized as a non-admitted asset.

(18) Full Transition Surplus Impact of SSAP 102

B. Investment Policies and Strategies
The principal goal is to provide both long-term security and long-term stability while providing the funds necessary to meet the current anticipated benefits.

C. Fair Value of Plan Assets

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

Description for each class of plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Mutual Funds, ETF;s & Closed End Funds	$ 98,677	$	$	$ 98,677
Bonds & Other Fixed Income	$ 22,798	$	$	$ 22,798
Cash & Money Markets	$ 110,549	$	$	$ 110,549
Equities and Options	$ 609,934	$	$	$ 609,934
Total Plan Assets	$ 841,958	$	$	$ 841,958

(2) Valuation Technique(s) and Inputs Used to Measure Fair Value
Based on 3rd Party Broker Financials and Market Pricing.

D. Basis Used to Determine Expected Long-Term Rate-of-Return - NONE

E. Defined Contribution Plans
The association sponsors a defind-contribution plan for employees who are eligible to participate. Eligibility is based on the eomployee completing six months service. Employee contributions to the plan are limited to maximum amount allowed by the Internal Revenue Service (under 50 $19,500 in 2021 and $26,000 in 2021 for age 50 and above). The employee contributions are always 100% invested. The Association matching contribution for the plan was $149,699 and $141,132 for 2021 and 2020, respectively.

F. Multiemployer Plans
None

G. Consolidated/Holding Company Plans
None

H. Postemployment Benefits and Compensated Absences
None

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

(1) Recognition of the Existence of the Act
Not Applicable

NOTES TO FINANCIAL STATEMENTS

(2) Effects of the Subsidy in Measuring the Net Postretirement Benefit Cost
Not Applicable

(3) Disclosure of Gross Benefit Payments
Not Applicable

Note 13 – Capital and Surplus, Shareholder's Dividend Restrictions and Quasi-Reorganizations - NONE

Note 14 – Liabilities, Contingencies and Assessments - NONE

Note 15 – Leases

A. Lessee Operating Lease

(1) Lessee's Leasing Arrangements

a. Rental Expense
The association leases misc. office equipment (Copiers and a Postage machine)

b. Basis on Which Contingent Rental Payments are Determined

c. Existence and Terms of Renewal or Purchase Options and Escalation Clauses

d. Restrictions Imposed by Lease Agreements

e. Identification of Lease Agreements that have been Terminated Early

(2) Leases with Initial or Remaining Noncancelable Lease Terms in Excess of One Year

a. At December 31, 2021 the minimum aggregate rental commitments are as follows:

Year Ending December 31	Operating Leases
1. 2022	$ 38,329
2. 2023	$ 14,124
3. 2024	$ 0
4. 2025	$ 0
5. 2026	$ 0
6. Total	$ 52,453

b. Total of Minimum Rentals to be Received in the Future under Noncancelable Subleases

(3) For Sale-Leaseback Transactions - NONE

B. Lessor Leases - NONE

Note 16 – Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk - NONE

Note 17 – Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities - NONE

Note 18 – Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans - NONE

Note 19 – Direct Premium Written/Produced by Managing General Agents/Third Party Administrators - NONE

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
Assets at Fair Value					
Preferred Stock Perpetual	$ 2,252,940	$	$	$	$ 2,252,940
Common Stock	$ 8,398,702	$	$	$	$ 8,398,702
Total	$ 10,651,642	$	$	$	$ 10,651,642
Liabilities at Fair Value					
	$	$	$	$	$
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	Settle-ments	Ending Balance at 12/31/2021
a. Assets										
	$	$	$	$	$	$	$	$	$	$
Total	$	$	$	$	$	$	$	$	$	$
b. Liabilities										
	$	$	$	$	$	$	$	$	$	$
Total	$	$	$	$	$	$	$	$	$	$

Not Applicable

NOTES TO FINANCIAL STATEMENTS

(3) Policies when Transfers Between Levels are Recognized

(4) Description of Valuation Techniques and Inputs Used in Fair Value Measurement
Fair market values are provided by NAIC

(5) Fair Value Disclosures
None

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

Not Applicable

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)
Bonds	$1,176,486,964	$1,046,095,956	$	$1,046,095,956	$	$	$
Preferred Stock	$ 2,297,120	$ 2,300,921	$ 2,252,940	$ 47,981	$	$	$
Common Stock	$ 8,398,702	$ 8,398,702	$ 8,398,702	$	$	$	$
Mortgage Loans	$ 519,810	$	$	$	$	$	$ 519,810
Cash & Short-Term Investments	$ 17,635,866	$ 17,635,866	$ 17,635,866	$	$	$	$
Other Invested Assets	$ 21,857,290	$ 20,504,953	$	$ 20,504,953	$	$	$
TOTAL	$1,227,190,752	$1,094,936,407	$ 28,287,508	$1,066,648,890	$	$	$

D. Not Practicable to Estimate Fair Value
None

E. NAV Practical Expedient Investments

Note 21 – Other Items - NONE

Note 22 – Events Subsequent - NONE

Note 23 – Reinsurance

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

(1) Are any of the reinsurers listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company? Yes [ ] No [X]
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. **$**
   b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? **$**

(2) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies? Yes [ ] No [X]
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. **$276,512**

(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

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

NOTES TO FINANCIAL STATEMENTS

H. Reinsurance Credits - NONE

Note 24 – Retrospectively Rated Contracts and Contracts Subject to Redetermination - NOT APPLICABLE

Note 25 – Change in Incurred Losses and Loss Adjustment Expenses - NOT APPLICABLE

Note 26 – Intercompany Pooling Arrangements - NOT APPLICABLE

Note 27 – Structured Settlements - NOT APPLICABLE

Note 28 – Health Care Receivables - NOT APPLICABLE

Note 29 – Participating Policies

Approximately 95% of life business is participating.

Dividends are accounted for as shown in Exhibit 4.

The association paid dividends in the amount of $1,392,235

The association did not allocate any additional income to participating policies.

Note 30-Premium Deficiency Resercves -NONE

Note 31 – Reserves for Life Contracts and Annuity Contracts

(1) Reserve Practices
The Association waives deduction of deferred fractional premiums upon death of insured and returns any portion of final premium beyond the date of death. A reserve for this is provided in Exhibit 5. Surrender values are not promised in excess of the legally computed reserves.

(2) Valuation of Substandard Policies
Extra premiums are charged for substandard policies issued.

(3) Amount of Insurance Where Gross Premiums are Less than the Net Premiums
Not Applicable

(4) Method Used to Determine Tabular Interest, Reserves Released, and Cost
The tabular Interest (page 7, line 4) has been determined from the basic data for the calculation of policy reserves. The Tabular Actual Reserve Released (page7, line 5) has been determined from the basic data for the calculation of policy reserves and the actual reserves released. The Tabular Cost (page7, line9) has been determined by formula as described in the instructions for page.

(5) Method of Determination of Tabular Interest on Funds not Involving Life Contingencies
Tabular Interest on accumulated dividends is equal to full year's interest on the beginning balance. Tabular interest on supplementary contracts without life contingencies is equal to a full years interest on the principal left on deposit. In both cases, Tabular interest as calculated as stated previously is adjusted in case of withdrawal of deposit during the year.

(6) Details for Other Changes

			ORDINARY				GROUP	
Item	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life Group and Individual	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	93,828,997			93,828,997	14.5%
(c) At fair value					%
(d) Total with market value adjustment or at fair value (total of a through c)	$ 93,828,997	$	$	$ 93,828,997	14.5%
(e) At book value without adjustment (minimal or no charge or adjustment)	546,565,653			546,565,653	84.2%
2. Not subject to discretionary withdrawal	8,523,350			8,523,350	1.3%
3. Total (gross: direct + assumed)	648,918,000			648,918,000	100.0%
4. Reinsurance ceded					
5. Total (net)* (3) - (4)	$ 648,918,000	$	$	$ 648,918,000	
6. Amount included in A(1)b above	$ 20,454,684	$	$	$ 20,454,684	

NOTES TO FINANCIAL STATEMENTS

A. INDIVIDUAL ANNUITIES:	General Accounts	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
that will move to A(1)e for the first time within the year after the statement date					

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)	5,487,199			5,487,199	17.8%
2. Not subject to discretionary withdrawal	25,424,020			25,424,020	82.2%
3. Total (gross: direct + assumed)	30,911,219			30,911,219	100.0%
4. Reinsurance ceded					
5. Total (net) (3) - (4)	$ 30,911,219	$	$	$ 30,911,219	
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 & Health Annual Statement:

(1) Exhibit 5, Annuities section, Total (net)	$ 648,917,999
(2) Exhibit 5, Supplementary contracts with life contingencies section, Total (net)	
(3) Exhibit 7, Deposit-type contracts, Line 14, Column 1	30,911,219
(4) Subtotal	$ 679,829,218
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	
(9) Guaranteed interest contracts	
(10) Other contract deposit funds	
(11) Subtotal	$
(12) Combined Total	$ 679,829,218

NOTES TO FINANCIAL STATEMENTS

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	$ 463,636	$ 463,636	$ 1,651,163
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	260,299,480	260,229,480	304,404,009
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	$ 1,301,339
b. Accidental Death Benefits	XXX	XXX	15,000
c. Disability – Active Lives	XXX	XXX	
d. Disability – Disabled Lives	XXX	XXX	
e. Miscellaneous Reserves	XXX	XXX	1,000

3.	Total (gross: direct + assumed)	$ 260,763,116	$ 260,693,116	$ 307,372,511
4.	Reinsurance Ceded			276,511
5.	Total (net) (c) (D)	$ 260,763,116	$ 260,693,116	$ 307,096,000

B. Separate Account with Guarantees-None

C. Separate Account Nonguaranteed-None

D. Amount

Life & Accident & Health Annual Statement:	
(1) Exhibit 5, Life Insurance Section, Total (net)	$ 307,080,000
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	15,000
(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)	1,000
(6) Subtotal	$ 307,096,000
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))	$ 307,096,000

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	7,271	7,271
(4) Credit life		
(5) Group life		
(6) Group annuity		
(7) Totals	$ 7,271	$ 7,271

Note 35 – Separate Accounts-NONE

Note 36 – Loss/Claim Adjustment Expenses-NONE

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [ ] 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?

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:

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2018

3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2018

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). 12/31/2018

3.4 By what department or departments?
OHIO DEPARTMENT OF INSURANCE

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

3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [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 Name of Entity	2 NAIC Company Code	3 State of Domicile

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

6.2 If yes, give full information:

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

7.2 If yes,

7.21 State the percentage of foreign control %

7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, 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 [ ]

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
H2R CPA 875 Greentree Road, Seven Parkway Center, Suite 1000, Pittsbugh, PA 15220

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:

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 [ ] N/A [ ]

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

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Allen Bailey & Associates, Inc. 8310-1 Capital of TX Hwy-N Suite 370 Austin TX 78731

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

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

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

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

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

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

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

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

(c) Compliance with applicable governmental laws, rules and regulations;

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

(e) Accountability for adherence to the code.

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

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

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

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

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

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 reporting 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 *Annual Statement Instructions* other than guaranty fund or guaranty association assessments? Yes [ ] No [X]

22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment $ 0

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 [X] No [ ]
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	$ 1,023,119
	26.29 On deposit with other regulatory bodies	$ 0
	26.30 Pledged as collateral – excluding collateral pledged to an FHLB	$ 25,888,039
	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]

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

27.3	Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a 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 [ ]
	27.42 Permitted accounting practice	Yes [ ] No [ ]
	27.43 Other accounting guidance	Yes [ ] No [ ]
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 [ ]

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

28.1	Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?	Yes [ ] No [X]
28.2	If yes, state the amount thereof at December 31 of the current year:	$ 0

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
PNC Institutional Investments	116 Alleghany Center P8-YB35-02-Z

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

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 [ ] No [X]

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 [ ] No [X]

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 [X] No [ ]

30.2 If yes, complete the following schedule:

1 CUSIP	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
01859M 10 1	AB HIGH INCOME A	$ 47,902
453320 10 3	AMERICAN FUNDS INC	$ 90,907
56062F 47 5	MAINSTAY:CNRDM EMD A	$ 55,241
72369G 10 8	PIONEER GL HI YLD A	$ 63,760
880208 10 3	TEMPLETON GL BOND A	$ 34,730
27829C 10 5	EATON VANCE TX-MG GL B-W	$ 84,458
27829F 10 8	EATON VANCE TXMGDGLDVEIN	$ 17,606
30.2999 TOTAL		$ 394,604

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
AB HIGH INCOME A	US TREASURY NOTES 2.375% 5/15/29	$ 1,035	12/31/2021
AMERICAN FUNDS INC	CAPITAL GROUP CENTRAL CAHS FUND	$ 3,864	12/31/2021
MAINSTAY:CNRDM EMD A	REPUBLIC OF KENYA BOND FIXED 6.875% 6/24/24	$ 1,547	12/31/2021
PIONEER GL HI YLD A	PGIM CORE ULTRA SHORT BOND FUND	$ 4,674	12/31/2021
TEMPLETON GL BOND A	ARGENTINA TREASURY BOND BONCER	$ 486	12/31/2021
EATON VANCE TX-MG GL B-W	APPLE INC	$ 4,966	12/31/2021
EATON VANCE TXMGDGLDVEIN	MICROSOFT CORP ORD	$ 829	12/31/2021

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

		1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1	Bonds	$ 1,046,095,956	$ 1,176,486,964	$ 130,391,008
31.2	Preferred Stocks	$ 2,300,921	$ 2,252,940	$ (47,981)
31.3	Totals	$ 1,048,396,877	$ 1,178,739,904	$ 130,343,027

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

USED NAIC'S YEAR END VALUATION & PNC FINANCIAL'S MARKET PRICES FOR ITEMS NOT LISTED BY NAIC

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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:

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]

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
AM BEST RATING SERVICE	$ 27,405
AMERICAN FRATERANL ALLIANCE	$ 20,000

39.1 Amount of payments for legal expenses, if any? $ 57,316

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
CALFEE, HALTER & GRISWOLD, LLP	$ 53,422

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
	$

GENERAL INTERROGATORIES

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

Life, Accident and Health Companies/Fraternal Benefit Societies:

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

1.2 If yes, indicate premium earned on U.S. business only. $ 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	$ 66,680,148	$ 41,489,168
2.3	Premium Ratio (2.1/2.2)	0.0%	0.0%
2.4	Reserve Numerator	$ 0	$ 0
2.5	Reserve Denominator	$ 958,656,452	$ 911,045,941
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 [X] N/A[ ]

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

6.1 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	2	3	4	Assets Supporting Reserve Credit		
Company Name	NAIC Company Code	Domiciliary Jurisdiction	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	$	6,780,013
7.2 Total incurred claims	$	9,034,953
7.3 Number of covered lives		97,859

*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 [X]

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 [X]

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?
REGULARY

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

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

GENERAL INTERROGATORIES

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

ONE DELEGATE FOR EVERY 25-150 MEMBERS

18.1 How often are regular meetings of the governing body held?
EVERY 4TH YEAR

18.2 When was the last regular meeting of the governing body held? 10/04/2019

18.3 When and where will the next regular or special meeting of the governing body be held?
OCTOBER 2023-INDIANAPOLIS, INDIANA

18.4 How many members of the governing body attended the last regular meeting? 337

18.5 How many of the same were delegates of the subordinate branches? 322

19. How are the expenses of the governing body defrayed?
OPERATIONS

20. When and by whom are the officers and directors elected?
THE DELEGATES ELECT THE NATIONAL PRESIDENT AND BOARD OF DIRECTORS AT THE CONVENTION EVERY 4TH YEAR. THE NATIONAL PRESIDENT HIRES THE NATIONAL SECRETARY AND NATIONAL TREASURER.

21. What are the qualifications for membership?
AS PER THE BY LAWS

22. What are the limiting ages for admission?
ONE DAY TO 90 YEARS

23. What is the minimum and maximum insurance that may be issued on any one life?
MINIMUM $5,000 - MAXIUM $4,000,000

24. Is a medical examination required before issuing a benefit certificate to applicants? Yes [X] No [ ]

25. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? Yes [ ] No [X]

26.1 Are notices of the payments required sent to the members? Yes [X] No [ ] N/A [ ]

26.2 If yes, do the notices state the purpose for which the money is to be used? Yes [X] No [ ]

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

27.11 First Year %

27.12 Subsequent Years %

28.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? Yes [ ] No [X]

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

29.1 Does the reporting entity pay an old age disability benefit? Yes [ ] No [X]

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

30.1 Has the constitution or have the laws of the reporting entity been amended during the year? Yes [ ] No [X]

30.2 If yes, when?

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

32.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? Yes [X] No [ ]

32.2 If so, was an additional reserve included in Exhibit 5? Yes [X] No [ ] N/A [ ]

32.3 If yes, explain

33.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? Yes [ ] No [X]

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

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

35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [ ] No [X]

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

Date	Outstanding Lien Amount
	$

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e., 17.6.

$000 omitted for amounts of life insurance

		1 2021	2 2020	3 2019	4 2018	5 2017
	Life Insurance in Force (Exhibit of Life Insurance)					
1.	Ordinary - whole life and endowment (Line 34, Col. 4)	997,037	998,122	1,007,049	1,010,978	1,016,324
2.	Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	128,005	128,400	127,470	128,794	129,475
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)	1,125,042	1,126,522	1,134,519	1,139,772	1,145,799
7.1	Total in force for which VM-20 deterministic/stochastic reserves are calculated					
	New Business Issued (Exhibit of Life Insurance)					
8.	Ordinary - whole life and endowment (Line 34, Col. 2)	15,598	7,632	11,864	11,815	9,218
9.	Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	6,551	5,065	6,914	6,880	5,368
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)	22,149	12,697	18,778	18,695	14,586
	Premium Income - Lines of Business (Exhibit 1-Part 1)					
14.	Industrial life (Line 20.4, Col. 2)					
15.1	Ordinary life insurance (Line 20.4, Col.. 3)	6,396,644	4,024,866	5,155,787	3,737,265	4,007,750
15.2	Ordinary individual annuities (Line 20.4, Col. 4)	60,283,505	37,464,301	46,633,500	34,244,011	37,857,090
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	66,680,149	41,489,167	51,789,287	37,981,276	41,864,840
	Balance Sheet (Pages 2 and 3)					
21.	Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	1,116,473,668	1,062,995,352	1,029,596,800	990,543,946	963,986,858
22.	Total liabilities excluding Separate Accounts business (Page 3, Line 26)	1,007,154,619	955,991,321	922,822,032	886,161,245	860,358,141
23.	Aggregate life reserves (Page 3, Line 1)	956,014,000	907,126,999	876,086,000	840,190,000	818,024,001
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)	30,911,219	28,600,531	29,416,255	28,041,807	24,377,319
26.	Asset valuation reserve (Page 3, Line 24.01)	12,562,542	11,637,907	9,874,354	7,874,230	8,985,756
27.	Capital (Page 3, Lines 29 & 30)					
28.	Surplus (Page 3, Line 37)	109,319,050	107,004,031	106,774,768	104,382,697	103,628,715
	Cash Flow (Page 5)					
29.	Net cash from operations (Line 11)	55,557,776	40,136,994	42,608,046	31,310,933	40,519,673
	Risk-Based Capital Analysis					
30.	Total adjusted capital	122,581,592	119,341,935	117,349,122	112,956,927	103,628,715
31.	Authorized control level risk-based capital	12,635,829	12,413,148	9,698,767	9,432,968	8,602,622
	Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32.	Bonds (Line 1)	94.9	93.2	94.3	95.2	92.1
33.	Stocks (Lines 2.1 and 2.2)	1.0	0.9	0.9	0.8	1.1
34.	Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.1	0.1	0.1	0.2
35.	Real estate (Line 4.1, 4.2 and 4.3)	0.4	0.5	0.5	0.5	0.5
36.	Cash, cash equivalents and short-term investments (Line 5)	1.6	3.9	2.7	1.6	4.3
37.	Contract loans (Line 6)	0.2	0.2	0.2	0.3	0.3
38.	Derivatives (Line 7)					
39.	Other invested assets (Line 8)	1.9	1.3	1.4	1.4	1.5
40.	Receivables for securities (Line 9)					
41.	Securities lending reinvested collateral assets (Line 10)					
42.	Aggregate write-ins for invested assets (Line 11)					
43.	Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(continued)

		1 2021	2 2020	3 2019	4 2018	5 2017
	Investments in Parent, Subsidiaries and Affiliates					
44.	Affiliated bonds (Sch. D Summary, Line 12, Col. 1)					
45.	Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)					
46.	Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)					
47.	Affiliated short-term investments (subtotal included in 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					
	Total Nonadmitted and Admitted Assets					
52.	Total nonadmitted assets (Page 2, Line 28, Col. 2)	565,841	416,723	378,713	319,408	175,313
53.	Total admitted assets (Page 2, Line 28, Col. 3)	1,116,473,668	1,062,995,352	1,029,596,800	990,543,946	963,986,858
	Investment Data					
54.	Net investment income (Exhibit of Net Investment Income)	51,297,297	48,168,301	49,044,049	46,767,302	46,875,463
55.	Realized capital gains (losses) (Page 4, Line 34, Column 1)	356,054	641,559	(181,300)	(526,834)	(71,412)
56.	Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	1,276,954	(359,198)	1,827,023	(2,104,209)	1,865,193
57.	Total of above Lines 54, 55 and 56	52,930,305	48,450,662	50,689,772	44,136,259	48,669,244
	Benefits and Reserve Increase (Page 6)					
58.	Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 & 8)	50,215,023	45,824,624	47,686,531	43,574,565	38,852,596
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)	4,302,000	1,611,000	2,422,999	1,122,001	1,582,834
61.	Increase in A&H reserves (Line 19, Col. 6)					
62.	Dividends to policyholders and refunds to members (Line 30, Col 1)	1,392,235	1,374,381	1,371,882	1,357,635	1,367,407
	Operating Percentages					
63.	Insurance expense percent (Page 6, Col. 1, Lines 21, 22, & 23 less Line (6) / (Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00	18.7	26.2	22.4	29.1	27.1
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	1.3	1.0	1.2	1.4	1.4
65.	A&H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2)					
66.	A&H cost containment percent (Schedule H, Part 1, Line 4, Col. 2)					
67.	A&H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2)					
	A&H Claim Reserve Adequacy					
68.	Incurred losses on prior years' claims - group health (Sch. H, Part 3, Line 3.1, Col. 2)					
69.	Prior years' claim liability and reserve - group health (Sch. H, Part 3, Line 3.2, Col. 2)					
70.	Incurred losses on prior years' claims - health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2)					
71.	Prior years' claim liability and reserve - health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2)					
	Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)					
72.	Industrial life (Page 6.1, Col. 2)					
73.	Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12)	(286,749)	868,995	1,905,689	2,000,931	3,061,925
74.	Ordinary - individual annuities (Page 6, Col. 4)	6,147,141	5,030,459	5,108,059	4,863,914	5,331,795
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)			(15,404)	(9,605)	(21,165)
83.	Fraternal (Page 6, Col. 7)	(4,103,954)	(4,150,989)	(4,192,568)	(4,212,642)	(4,116,869)
84.	Total (Page 6, Col. 1)	1,756,438	1,748,465		2,642,598	4,255,686

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

If no, please explain:

EXHIBIT OF LIFE INSURANCE

($000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10
	1	2	3	4	5	6	Number of		9	Total
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	7 Policies	8 Certificates	Amount of Insurance	Amount of Insurance
1. In force end of prior year			123,445	1,126,522						1,126,522
2. Issued during year			777	22,149						22,149
3. Reinsurance assumed										0
4. Revived during year			6	80						80
5. Increased during year (net)										0
6. Subtotals, Lines 2 to 5	0	0	783	22,229	0	0	0	0	0	22,229
7. Additions by dividends during year	XXX		XXX	3,759	XXX		XXX	XXX		3,759
8. Aggregate write-ins for increases	0	0	916	3,179	0	0	0	0	0	3,179
9. Totals (Lines 1 and 6 to 8)	0	0	125,144	1,155,689	0	0	0	0	0	1,155,689
Deductions during year:										
10. Death			2,701	11,514			XXX			11,514
11. Maturity			396	2,048			XXX			2,048
12. Disability							XXX			0
13. Expiry			67	545						545
14. Surrender			820	11,588						11,588
15. Lapse			73	2,865						2,865
16. Conversion				115			XXX	XXX	XXX	115
17. Decreased (net)				1,369						1,369
18. Reinsurance										0
19. Aggregate write-ins for decreases	0	0	13	603	0	0	0	0	0	603
20. Totals (Lines 10 to 19)	0	0	4,070	30,647	0	0	0	0	0	30,647
21. In force end of year (b) (Line 9 minus Line 20)	0	0	121,074	1,125,042	0	0	0	0	0	1,125,042
22. Reinsurance ceded end of year	XXX		XXX	43,687	XXX		XXX	XXX		43,687
23. Line 21 minus Line 22	XXX	0	XXX	1,081,355	XXX	(a) 0	XXX	XXX	0	1,081,355

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7	8	9	10
0801. Extended Term Insurance				9						9
0802. Pre Need Annual Increase - Face Amount & PUA				10						10
0803. Other Adjustment				71						71
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	916	3,089	0	0	0	0	0	3,089
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)	0	0	916	3,179	0	0	0	0	0	3,179
1901. Fixed Rate/Decreasing Term				3						3
1902. Paid Up Addition Withdrawals				26						26
1903. Reduced Paid Up				101						101
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	13	473	0	0	0	0	0	473
1999. Totals (Lines 1901 through 1903 plus 1998) (Line 19 above)	0	0	13	603	0	0	0	0	0	603

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.....112,953 , amount, $.....774,809,127.
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 [X]
If not, how are such expenses met?...............

EXHIBIT OF LIFE INSURANCE

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

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX		XXX	3,758
25. Other paid-up insurance			115,030	782,692
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
Term Insurance Excluding Extended Term Insurance	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies-decreasing				
28. Term policies-other	146	6,551	2,669	120,092
29. Other term insurance-decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	
31. Totals (Lines 27 to 30)	146	6,551	2,669	120,092
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	2,077	7,913
34. Totals, whole life and endowment	631	15,598	116,328	997,037
35. Totals (Lines 31 to 34)	777	22,149	121,074	1,125,042

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	4,710	17,439	126,131	998,911
38. Credit Life (Group and Individual)				
39. Group				
40. Totals (Lines 36 to 39)	4,710	17,439	126,131	998,911

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	2,760

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

47.1

47.2

POLICIES WITH DISABILITY PROVISIONS

	Industrial		Ordinary		Credit		Group	
Disability Provision	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			361	14,380				
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total	0	(a) 0	361	(a) 14,380	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		262		
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)		38		
5. Total (Lines 1 to 4)	0	300	0	0
Deductions during year:				
6. Decreased (net)		97		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	0	97	0	0
9. In force end of year (line 5 minus line 8)	0	203	0	0
10. Amount on deposit		(a)		(a)
11. Income now payable				
12. Amount of income payable	(a)	(a)	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	837	14,732		
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)	121	720		
5. Total (Lines 1 to 4)	958	15,452	0	0
Deductions during year:				
6. Decreased (net)	115	562		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	115	562	0	0
9. In force end of year (Line 5 minus Line 8)	843	14,890	0	0
Income now payable:				
10. Amount of income payable	(a)	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 641,395,064	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a)	XXX	(a)

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in force	3 Policies	4 Premiums in force	5 Policies	6 Premiums in force
1. In force end of prior year						
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. In force end of prior year		23,171
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		432
5. Total (Lines 1 to 4)	0	23,603
Deductions during year:		
6. Decreased (net)		1,540
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	0	1,540
9. In force end of year (Line 5 minus Line 8)	0	22,063
10. Amount of account balance	(a)	(a)

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

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

	1	Direct Business Only					
		Life Contracts		4	5	6	7
		2	3				
States, Etc.	Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
1. Alabama...AL	L	(261)	1,200			939	3
2. Alaska...AK	L	3,348	5,500			8,848	3
3. Arizona...AZ	L					0	39
4. Arkansas...AR	L	12,813	344,856			357,669	
5. California...CA	L	45,194	1,933,650			1,978,844	3
6. Colorado...CO	L	4,968	1,264,623			1,269,591	
7. Connecticut...CT	L	6,439	103,091			109,530	1,076
8. Delaware...DE	L	52,776	1,200			53,976	
9. District of Columbia...DC	L	763				763	
10. Florida...FL	L	37,268	848,081			885,349	95
11. Georgia...GA	L	4,661	7,850			12,511	27
12. Hawaii...HI	L		19,000			19,000	
13. Idaho...ID	L		26,200			26,200	
14. Illinois...IL	L	180,633	1,280,381			1,461,014	11,244
15. Indiana...IN	L	128,020	738,077			866,097	9,228
16. Iowa...IA	L	445,752	2,041,634			2,487,386	4,775
17. Kansas...KS	L	40,524	456,846			497,370	2,902
18. Kentucky...KY	L	482	1,000			1,482	3
19. Louisiana...LA	L					0	
20. Maine...ME	L	2,441				2,441	21
21. Maryland...MD	L	15,581	42,650			58,231	52
22. Massachusetts...MA	L	7,575	325,829			333,404	24
23. Michigan...MI	L	42,565	758,676			801,241	3,500
24. Minnesota...MN	L	325,009	5,004,771			5,329,780	2,946
25. Mississippi...MS	N					0	
26. Missouri...MO	L	3,248	60,338			63,586	19
27. Montana...MT	L	11,761	277,054			288,815	
28. Nebraska...NE	L	1,263,652	12,893,337			14,156,989	10,507
29. Nevada...NV	L	1,764	110,400			112,164	29
30. New Hampshire...NH	N					0	
31. New Jersey...NJ	L	56,217	1,046,747			1,102,964	4,445
32. New Mexico...NM	L	1,465				1,465	23
33. New York...NY	L	361,467	5,613,170			5,974,637	1,206
34. North Carolina...NC	L	22,978	298,589			321,567	24
35. North Dakota...ND	L	54,985	322,224			377,209	3,569
36. Ohio...OH	L	483,708	8,025,617			8,509,325	37,912
37. Oklahoma...OK	L	1,873	25,000			26,873	1
38. Oregon...OR	L	1,279				1,279	
39. Pennsylvania...PA	L	1,052,511	8,700,379			9,752,890	39,738
40. Rhode Island...RI	L	4,760	470,017			474,777	
41. South Carolina...SC	L	2,754	107,450			110,204	26
42. South Dakota...SD	L	60,033	543,744			603,777	967
43. Tennessee...TN	L	7,705	800			8,505	12
44. Texas...TX	L	20,529	456,689			477,218	453
45. Utah...UT	L	975	36,000			36,975	
46. Vermont...VT	L	1,445				1,445	
47. Virginia...VA	L	21,591	430,144			451,735	24
48. Washington...WA	L	159,200	407,971			567,171	86
49. West Virginia...WV	L	157,198	36,000			193,198	67
50. Wisconsin...WI	L	489,603	5,180,719			5,670,322	2,671
51. Wyoming...WY	L		36,000			36,000	
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	0
59. Subtotal...	XXX	5,599,252	60,283,504	0	0	65,882,756	137,720
90. Reporting entity contributions for employee benefit plans...	XXX					0	
91. Dividends or refunds applied to purchase paid-up additions and annuities...	XXX	1,180,761				1,180,761	
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	0
95. Totals (Direct Business)...	XXX	6,780,013	60,283,504	0	0	67,063,517	137,720
96. Plus reinsurance assumed...	XXX					0	
97. Totals (All Business)...	XXX	6,780,013	60,283,504	0	0	67,063,517	137,720
98. Less reinsurance ceded...	XXX	383,369				383,369	
99. Totals (All Business) less reinsurance ceded (c)...	XXX	6,396,645	60,283,504	(c) 0	0	66,680,149	137,720

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...	49	R - Registered - Non-domiciled RRGs...	0
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state...	0	Q - Qualified - Qualified or accredited reinsurer...	0
		N - None of the above - Not allowed to write business in the state...	8

(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