

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	288,366,094		288,366,094	281,981,668
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	76,712,016		76,712,016	84,547,835
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$ (8,532,672) , Schedule E - Part 1), cash equivalents (\$ 14,192,162 , Schedule E - Part 2) and short-term investments (\$, Schedule DA)	5,659,490		5,659,490	13,327,753
6. Contract loans (including \$ premium notes)	35,037		35,037	19,798
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivables for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	370,772,637		370,772,637	379,877,054
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	2,248,091		2,248,091	2,356,949
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	(206,217)	19,225	(225,442)	(773,555)
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)				
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	1,591,932		1,591,932	1,817,917
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	580,656		580,656	669,373
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	3,321,016		3,321,016	
18.2 Net deferred tax asset	45,952,783	28,523,316	17,429,467	18,937,591
19. Guaranty funds receivable or on deposit	537,161		537,161	795,898
20. Electronic data processing equipment and software	1,341,638	1,341,638		
21. Furniture and equipment, including health care delivery assets (\$)	32,667	32,667		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	6,748,494		6,748,494	7,769,241
24. Health care (\$) and other amounts receivable	9,326,535	9,326,535		
25. Aggregate write-ins for other than invested assets	673,047	673,047		
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	442,920,440	39,916,428	403,004,012	411,450,468
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	442,920,440	39,916,428	403,004,012	411,450,468
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. Postage	399,825	399,825		
2502. Other receivables and prepaid expenses	133,418	133,418		
2503. Disallowed IMR	139,804	139,804		
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	673,047	673,047		

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company
LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$	4,214,104 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	4,214,104	3,029,163
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	178,614,239	164,585,122	
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	62	62	
4. Contract claims:			
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	426,041	370,411	
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	51,949,279	47,704,996	
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)			
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:			
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ Modco)			
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)			
6.3 Coupons and similar benefits (including \$ Modco)			
7. Amount provisionally held for deferred dividend policies not included in Line 6			
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ 2,648,046 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	2,651,236	3,177,797	
9. Contract liabilities not included elsewhere:			
9.1 Surrender values on canceled contracts			
9.2 Provision for experience rating refunds, including the liability of \$ 163,002 accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act	163,002	199,856	
9.3 Other amounts payable on reinsurance, including \$ 782,901 assumed and \$ 72,365 ceded	855,266	1,276,260	
9.4 Interest maintenance reserve (IMR, Line 6)		39,963	
10. Commissions to agents due or accrued-life and annuity contracts \$ accident and health \$ and deposit-type contract funds \$	683,641	1,239,217	
11. Commissions and expense allowances payable on reinsurance assumed	107	57	
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	8,332,232	9,246,568	
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)			
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	1,359,251	1,392,300	
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)		1,848,921	
15.2 Net deferred tax liability			
16. Unearned investment income	919	184	
17. Amounts withheld or retained by reporting entity as agent or trustee			
18. Amounts held for agents' account, including \$ agents' credit balances	848,660	695,424	
19. Remittances and items not allocated			
20. Net adjustment in assets and liabilities due to foreign exchange rates			
21. Liability for benefits for employees and agents if not included above			
22. Borrowed money \$ 0 and interest thereon \$ 0			
23. Dividends to stockholders declared and unpaid			
24. Miscellaneous liabilities:			
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	2,554,733	2,310,477	
24.02 Reinsurance in unauthorized and certified (\$) companies			
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers	15,313,391	13,533,305	
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 \$ and interest thereon \$			
25. Aggregate write-ins for liabilities	1,411,939	779,589	
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	269,378,102	251,429,672	
27. From Separate Accounts Statement			
28. Total liabilities (Lines 26 and 27)	269,378,102	251,429,672	
29. Common capital stock	5,400,000	5,640,000	
30. Preferred capital stock			
31. Aggregate write-ins for other than special surplus funds			
32. Surplus notes			
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	144,234,712	208,994,712	
34. Aggregate write-ins for special surplus funds			
35. Unassigned funds (surplus)	(16,008,802)	(54,613,916)	
36. Less treasury stock, at cost:			
36.1 shares common (value included in Line 29 \$)			
36.2 shares preferred (value included in Line 30 \$)			
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	128,225,910	154,380,796	
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	133,625,910	160,020,796	
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	403,004,012	411,450,468	
DETAILS OF WRITE-INS			
2501. Escheat Liabilities	682,096	415,743	
2502. Deferred Lease Liability	70,417	135,417	
2503. Other Liabilities	659,426	228,429	
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,411,939	779,589	
3101.			
3102.			
3103.			
3198. Summary of remaining write-ins for Line 31 from overflow page			
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)			
3401.			
3402.			
3403.			
3498. Summary of remaining write-ins for Line 34 from overflow page			
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)			

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company
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)	363,332,959	374,027,445
2. Considerations for supplementary contracts with life contingencies	9,531,467	9,069,592
3. Net investment income (Exhibit of Net Investment Income, Line 17)	216,025	418,248
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	1,914,678	2,333,726
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)	8. Reserve adjustments on reinsurance ceded	2,333,726
7. 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	652,826	703,408
8.3 Aggregate write-ins for miscellaneous income		
9. Total (Lines 1 to 8.3)	375,647,955	386,552,419
10. Death benefits	1,468,190	1,127,072
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	231,845,400	231,153,517
13. Disability benefits and benefits under accident and health contracts		
14. Coupons, guaranteed annual pure endowments and similar benefits	90,559	66,946
15. Surrender benefits and withdrawals for life contracts		
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds .....	.1	(1)
18. Payments on supplementary contracts with life contingencies		
19. Increase in aggregate reserves for life and accident and health contracts	15,214,058	12,862,282
20. Totals (Lines 10 to 19)	248,618,208	245,209,816
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	41,642,486	44,420,232
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	8,093,727	7,086,718
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	43,360,171	43,362,920
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	9,036,834	9,738,670
25. Increase in loading on deferred and uncollected premiums	11,233	101,154
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions	51,489	120,429
28. Totals (Lines 20 to 27)	350,814,148	350,039,939
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	24,833,807	36,512,480
30. Dividends to policyholders and refunds to members		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	24,833,807	36,512,480
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	5,956,966	9,619,792
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)	18,876,841	26,892,688
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$	(9,638 transferred to the IMR)	19,795
35. Net income (Line 33 plus Line 34)	18,876,841	26,912,483
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	160,020,795	134,864,979
37. Net income (Line 35)	18,876,841	26,912,483
38. Change in net unrealized capital gains (losses) less capital gains tax of \$	22,164,181	20,821,164
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	823,066	1,683,660
41. Change in nonadmitted assets	(2,983,813)	1,077,643
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	(244,256)	(297,145)
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	(240,000)	
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in	(64,760,000)	(25,000,000)
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance	(30,904)	(41,989)
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus		
54. Net change in capital and surplus for the year (Lines 37 through 53)	(26,394,885)	25,155,816
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	133,625,910	160,020,795
DETAILS OF WRITE-INS		
08.301. Interest on Agent's Balances .....	.617,653	669,442
08.302. Express Scripts Rebates	7,477	3,273
08.303. Other Miscellaneous Income	27,696	30,693
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	652,826	703,408
2701. Penalties	51,489	120,429
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	51,489	120,429
5301.		
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)		

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company
CASH FLOW

	1 Current Year	2 Prior Year	
Cash from Operations			
1. Premiums collected net of reinsurance	362,345,550	372,086,019	
2. Net investment income	9,852,585	9,143,923	
3. Miscellaneous income	2,536,600	2,995,145	
4. Total (Lines 1 through 3)	374,734,735	384,225,087	
5. Benefit and loss related payments	229,386,939	228,412,223	
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7. Commissions, expenses paid and aggregate write-ins for deductions	97,883,429	98,326,657	
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$	tax on capital gains (losses)	11,136,541	4,797,472
10. Total (Lines 5 through 9)	338,406,909	331,536,352	
11. Net cash from operations (Line 4 minus Line 10)	36,327,826	52,688,735	
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	46,494,671	21,745,346	
12.2 Stocks	30,000,000	15,000,000	
12.3 Mortgage loans			
12.4 Real estate			
12.5 Other invested assets			
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments			
12.7 Miscellaneous proceeds			
12.8 Total investment proceeds (Lines 12.1 to 12.7)	76,494,671	36,745,346	
13. Cost of investments acquired (long-term only):			
13.1 Bonds	53,045,463	64,256,500	
13.2 Stocks		10,000,000	
13.3 Mortgage loans			
13.4 Real estate			
13.5 Other invested assets			
13.6 Miscellaneous applications			
13.7 Total investments acquired (Lines 13.1 to 13.6)	53,045,463	74,256,500	
14. Net increase (decrease) in contract loans and premium notes	15,239	9,472	
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	23,433,969	(37,520,626)	
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	(65,000,000)	(25,000,000)	
16.3 Borrowed funds			
16.4 Net deposits on deposit-type contracts and other insurance liabilities		(57)	
16.5 Dividends to stockholders			
16.6 Other cash provided (applied)	(2,430,058)	1,271,518	
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(67,430,058)	(23,728,539)	
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)	(7,668,263)	(8,560,430)	
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	13,327,754	21,888,184	
19.2 End of year (Line 18 plus Line 19.1)	5,659,491	13,327,754	

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

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ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company

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	363,332,959	4,289,721				359,043,238			
2. Considerations for supplementary contracts with life contingencies		XXX	XXX			XXX	XXX		XXX
3. Net investment income	9,531,467	158,378				9,373,089			
4. Amortization of Interest Maintenance Reserve (IMR)	216,025	3,586				212,439			
5. Separate Accounts net gain from operations excluding unrealized gains or losses							XXX		
6. Commissions and expense allowances on reinsurance ceded	1,914,678	68,396		2		1,846,280	XXX		
7. Reserve adjustments on reinsurance ceded							XXX		
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts							XXX		
8.2 Charges and fees for deposit-type contracts						XXX	XXX		
8.3 Aggregate write-ins for miscellaneous income	652,826					652,826			
9. Totals (Lines 1 to 8.3)	375,647,955	4,520,081		2		371,127,872			
10. Death benefits	1,468,190	1,468,190				XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments)						XXX	XXX		
12. Annuity benefits		XXX	XXX			XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts	231,845,400					231,845,400			
14. Coupons, guaranteed annual pure endowments and similar benefits						XXX	XXX		
15. Surrender benefits and withdrawals for life contracts	.90,559	90,559				XXX	XXX		
16. Group conversions						XXX			
17. Interest and adjustments on contract or deposit-type contract funds	.1					1	XXX		
18. Payments on supplementary contracts with life contingencies						XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts	15,214,058	1,184,940				14,029,118	XXX		
20. Totals (Lines 10 to 19)	248,618,208	2,743,689				245,874,519	XXX		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	41,642,486	.1,157,405				40,485,079			XXX
22. Commissions and expense allowances on reinsurance assumed	8,093,727	1,769		2		8,091,958	XXX		
23. General insurance expenses and fraternal expenses	43,360,171	730,484				42,629,687			
24. Insurance taxes, licenses and fees, excluding federal income taxes	9,036,834	.116,370				8,920,464			
25. Increase in loading on deferred and uncollected premiums	.11,233	4,234				6,999	XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance						XXX			
27. Aggregate write-ins for deductions	51,489	865				50,624			
28. Totals (Lines 20 to 27)	350,814,148	4,754,816		2		346,059,330			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	24,833,807	(234,735)				25,068,542			
30. Dividends to policyholders and refunds to members						XXX			
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	24,833,807	(234,735)				25,068,542			
32. Federal income taxes incurred (excluding tax on capital gains)	5,956,966	(56,591)				6,013,557			
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)	18,876,841	(178,144)				19,054,985			
34. Policies/certificates in force end of year	315,292	25,859		1,173		288,260	XXX		
DETAILS OF WRITE-INS									
08.301. Interest on Agent's Balances	617,653					617,653			
08.302. Express Script Rebates	7,477					7,477			
08.303. Other Miscellaneous Income	27,696					27,696			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page									
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	652,826					652,826			
2701. Penalties	.51,489	865				50,624			
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page	51,489	865				50,624			
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	51,489	865				50,624			

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company
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)	4,289,721		4,289,721									
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	158,378		158,378									
4. Amortization of Interest Maintenance Reserve (IMR)	3,586		3,586									
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded .....	.68,396		.68,396									
7. Reserve adjustments on reinsurance ceded												
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts												
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income												
9. Totals (Lines 1 to 8.3)	4,520,081		4,520,081									
10. Death benefits	1,468,190		1,468,190									
11. Matured endowments (excluding guaranteed annual pure endowments)												
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												
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	90,559		90,559									
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds												
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	1,184,940		1,184,940									
20. Totals (Lines 10 to 19)	2,743,689		2,743,689									
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	1,157,405		1,157,405									XXX
22. Commissions and expense allowances on reinsurance assumed .....	.1,769		.1,769									
23. General insurance expenses	730,484		730,484									
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	.116,370		.116,370									
25. Increase in loading on deferred and uncollected premiums	4,234		4,234									
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions	865		865									
28. Totals (Lines 20 to 27)	4,754,816		4,754,816									
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(234,735)		(234,735)									
30. Dividends to policyholders and refunds to members												
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(234,735)		(234,735)									
32. Federal income taxes incurred (excluding tax on capital gains)	(56,591)		(56,591)									
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)	(178,144)		(178,144)									
34. Policies/certificates in force end of year	25,859		25,859									
DETAILS OF WRITE-INS												
08.301.												
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)												
2701. Penalties .....	.865		.865									
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page	865		865									
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)												

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE 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)									
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income									
4. Amortization of Interest Maintenance Reserve (IMR)									
5. Separate Accounts net gain from operations excluding unrealized gains or losses									
6. Commissions and expense allowances on reinsurance ceded									
7. Reserve adjustments on reinsurance ceded									
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts									
8.2 Charges and fees for deposit-type contracts									
8.3 Aggregate write-ins for miscellaneous income									
9. Totals (Lines 1 to 8.3)									
10. Death benefits									
11. Matured endowments (excluding guaranteed annual pure endowments)									
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts									
14. Coupons, guaranteed annual pure endowments and similar benefits									
15. Surrender benefits and withdrawals for life contracts									
16. Group conversions									
17. Interest and adjustments on contract or deposit-type contract funds									
18. Payments on supplementary contracts with life contingencies									
19. Increase in aggregate reserves for life and accident and health contracts									
20. Totals (Lines 10 to 19)									
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)									XXX
22. Commissions and expense allowances on reinsurance assumed									
23. General insurance expenses									
24. Insurance taxes, licenses and fees, excluding federal income taxes									
25. Increase in loading on deferred and uncollected premiums									
26. Net transfers to or (from) Separate Accounts net of reinsurance									
27. Aggregate write-ins for deductions									
28. Totals (Lines 20 to 27)									
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)									
30. Dividends to policyholders and refunds to members									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)									
32. Federal income taxes incurred (excluding tax on capital gains)									
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)									
34. Policies/certificates in force end of year									
DETAILS OF WRITE-INS									
08.301.									
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page									
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)									
2701.									
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page									
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)									

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES ^(a)

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees		
1. Premiums for individual annuity contracts							
2. Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
3. Net investment income							
4. Amortization of Interest Maintenance Reserve (IMR)							
5. Separate Accounts net gain from operations excluding unrealized gains or losses							
6. Commissions and expense allowances on reinsurance ceded	2	2					
7. Reserve adjustments on reinsurance ceded							
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts							
8.2 Charges and fees for deposit-type contracts							
8.3 Aggregate write-ins for miscellaneous income							
9. Totals (Lines 1 to 8.3)	2	2					
10. Death benefits							
11. Matured endowments (excluding guaranteed annual pure endowments)							
12. Annuity benefits							
13. Disability benefits and benefits under accident and health contracts							
14. Coupons, guaranteed annual pure endowments and similar benefits							
15. Surrender benefits and withdrawals for life contracts							
16. Group conversions							
17. Interest and adjustments on contract or deposit-type contract funds							
18. Payments on supplementary contracts with life contingencies							
19. Increase in aggregate reserves for life and accident and health contracts							
20. Totals (Lines 10 to 19)	2	2					
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)							
22. Commissions and expense allowances on reinsurance assumed							
23. General insurance expenses							
24. Insurance taxes, licenses and fees, excluding federal income taxes							
25. Increase in loading on deferred and uncollected premiums							
26. Net transfers to or (from) Separate Accounts net of reinsurance							
27. Aggregate write-ins for deductions							
28. Totals (Lines 20 to 27)	2	2					
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)							
30. Dividends to policyholders and refunds to members							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)							
32. Federal income taxes incurred (excluding tax on capital gains)							
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)							
34. Policies/certificates in force end of year	1,173	1,173					
DETAILS OF WRITE-INS							
08.301.							
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page							
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)							
2701.							
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page							
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)							

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES ^(a)

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees		
1. Premiums for group annuity contracts							
2. Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
3. Net investment income							
4. Amortization of Interest Maintenance Reserve (IMR)							
5. Separate Accounts net gain from operations excluding unrealized gains or losses							
6. Commissions and expense allowances on reinsurance ceded							
7. Reserve adjustments on reinsurance ceded							
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts							
8.2 Charges and fees for deposit-type contracts							
8.3 Aggregate write-ins for miscellaneous income							
9. Totals (Lines 1 to 8.3)							
10. Death benefits							
11. Matured endowments (excluding guaranteed annual pure endowments)							
12. Annuity benefits							
13. Disability benefits and benefits under accident and health contracts							
14. Coupons, guaranteed annual pure endowments and similar benefits							
15. Surrender benefits and withdrawals for life contracts							
16. Group conversions							
17. Interest and adjustments on contract or deposit-type contract funds							
18. Payments on supplementary contracts with life contingencies							
19. Increase in aggregate reserves for life and accident and health contracts							
20. Totals (Lines 10 to 19)							
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)							
22. Commissions and expense allowances on reinsurance assumed							
23. General insurance expenses							
24. Insurance taxes, licenses and fees, excluding federal income taxes							
25. Increase in loading on deferred and uncollected premiums							
26. Net transfers to or (from) Separate Accounts net of reinsurance							
27. Aggregate write-ins for deductions							
28. Totals (Lines 20 to 27)							
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)							
30. Dividends to policyholders and refunds to members							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)							
32. Federal income taxes incurred (excluding tax on capital gains)							
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)							
34. Policies/certificates in force end of year							
DETAILS OF WRITE-INS							
08.301.							
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page							
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)							
2701.							
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page							
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)							

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
1. Premiums for accident and health contracts	359,043,238			264,434,999		199,534					943,535		93,465,170
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	9,373,089			2,531,407		1,637					418,630		6,421,415
4. Amortization of Interest Maintenance Reserve (IMR)	212,439			57,380		42					9,496		145,521
5. Separate Accounts net gain from operations excluding unrealized gains or losses													
6. Commissions and expense allowances on reinsurance ceded	1,846,280										12,308	1,103	1,832,869
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	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income	652,826			482,776		388					1,678		167,984
9. Totals (Lines 1 to 8.3)	371,127,872			267,506,562		201,601					1,385,647	1,103	102,032,959
10. Death benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	231,845,400			196,333,408		129,405					2,512,311		32,870,276
14. Coupons, guarantee annual pure endowments and similar benefits													
15. Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions													
17. Interest and adjustments on contract or deposit-type contract funds	1										1		
18. Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts	14,029,118			16,269		(1,266)					(391,732)		14,405,847
20. Totals (Lines 10 to 19)	245,874,519			196,349,677		128,139					2,120,580		47,276,123
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	40,485,079			17,408,979							12,039	1,103	23,062,958
22. Commissions and expense allowances on reinsurance assumed	8,091,958			3,095,853		(4,239)					10,395		4,989,949
23. General insurance expenses	42,629,687			21,809,345		25,578					166,256		20,628,508
24. Insurance taxes, licenses and fees, excluding federal income taxes	8,920,464			6,095,353							2,676	1,784	2,820,651
25. Increase in loading on deferred and uncollected premiums	6,999			(42,728)		(19)					(134)		49,880
26. Net transfers to or (from) Separate Accounts net of reinsurance													
27. Aggregate write-ins for deductions	50,624			25,900		30					197		24,497
28. Totals (Lines 20 to 27)	346,059,330			244,742,379		149,489					2,312,009	2,887	98,852,566
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	25,068,542			22,764,183		52,112					(926,362)	(1,784)	3,180,393
30. Dividends to policyholders and refunds to members													
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	25,068,542			22,764,183		52,112					(926,362)	(1,784)	3,180,393
32. Federal income taxes incurred (excluding tax on capital gains)	6,013,557			5,460,912		12,628					(222,502)	(601)	763,120
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)	19,054,985			17,303,271		39,484					(703,860)	(1,183)	2,417,273
34. Policies/certificates in force end of year	288,260			93,994		609					3,653		190,004
DETAILS OF WRITE-INS													
08.301. Interest on Agent's Balances	617,653			454,901		371					1,606		160,775
08.302. Express Script Rebates	7,477			7,477									
08.303. Other Miscellaneous Income	27,696			20,398		17					.72		7,209
08.398. Summary of remaining write-ins for Line 8.3 from overflow page													
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	652,826			482,776		388					1,678		167,984
2701. Penalties	50,624			25,900		30					197		24,497
2702.													
2703.													
2798. Summary of remaining write-ins for Line 27 from overflow page	50,624			25,900		30					197		24,497
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	50,624												

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company
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 of prior year	3,029,163		3,029,163									
2. Tabular net premiums or considerations	2,399,477		2,399,477									
3. Present value of disability claims incurred												
4. Tabular interest	142,517		142,517									
5. Tabular less actual reserve released												
6. Increase in reserve on account of change in valuation basis												
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve		XXX								XXX		
7. Other increases (net)												
8. Totals (Lines 1 to 7)	5,571,157		5,571,157									
9. Tabular cost	.859,005		.859,005									
10. Reserves released by death	.184,077		.184,077									
11. Reserves released by other terminations (net)	.313,971		.313,971									
12. Annuity, supplementary contract and disability payments involving life contingencies												
13. Net transfers to or (from) Separate Accounts												
14. Total Deductions (Lines 9 to 13)	1,357,053		1,357,053									
15. Reserve December 31 of current year	4,214,104		4,214,104									
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	2,642,011		2,642,011									
17. Amount Available for Policy Loans Based upon Line 16 CSV	2,544,158		2,544,158									

(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
N O N E

Analysis of Increase in Reserves During the Year - Individual Annuities
N O N E

Analysis of Increase in Reserves During the Year - Group Annuities
N O N E

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company
EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 71,127	64,140
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 10,229,919	10,128,075
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans	2,564	2,564
6. Cash, cash equivalents and short-term investments	(e) 23,124	23,097
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income		
10. Total gross investment income	10,326,734	10,217,876
11. Investment expenses	(g) 686,410	
12. Investment taxes, licenses and fees, excluding federal income taxes	(g)	
13. Interest expense	(h)	
14. Depreciation on real estate and other invested assets	(i)	
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		686,410
17. Net investment income (Line 10 minus Line 16)		9,531,466
DETAILS OF WRITE-INS		
0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)		
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

(a) Includes \$ 277,533 accrual of discount less \$ 489,793 amortization of premium and less \$ 256,029 paid for accrued interest on purchases.
 (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
 (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
 (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
 (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
 (f) Includes \$ accrual of discount less \$ amortization of premium.
 (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
 (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
 (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 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					
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	45,895		45,895		
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)					
2.21 Common stocks of affiliates				22,164,181	
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	45,895		45,895	22,164,181	
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company

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

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Insurance Group		Accident and Health			11 Aggregate of All Other Lines of Business	12 Fraternal (Fraternal Benefit Societies Only)
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other		
FIRST YEAR (other than single)												
1. Uncollected	489,238		14,303								474,936	
2. Deferred and accrued												
3. Deferred , accrued and uncollected:												
3.1 Direct	481,429		14,303								462,649	
3.2 Reinsurance assumed	13,070										13,070	
3.3 Reinsurance ceded	5,261										784	
3.4 Net (Line 1 + Line 2)	489,238		14,303								474,936	
4. Advance	259,013		227								258,786	
5. Line 3.4 - Line 4	230,226		14,075								216,150	
6. Collected during year:												
6.1 Direct	30,115,823		682,142								28,910,662	
6.2 Reinsurance assumed	6,727,791										6,721,956	
6.3 Reinsurance ceded	608,018										84,998	
6.4 Net	36,235,597		682,142								35,547,619	
7. Line 5 + Line 6.4	36,465,822		696,217								35,763,770	
8. Prior year (uncollected + deferred and accrued - advance)	(28,522)		23,148								(51,670)	
9. First year premiums and considerations:												
9.1 Direct	30,361,577		673,069								29,213,996	
9.2 Reinsurance assumed	6,688,562										6,682,726	
9.3 Reinsurance ceded	555,795										81,284	
9.4 Net (Line 7 - Line 8)	36,494,344		673,069								35,815,439	
SINGLE												
10. Single premiums and considerations:												
10.1 Direct												
10.2 Reinsurance assumed												
10.3 Reinsurance ceded												
10.4 Net												
RENEWAL												
11. Uncollected	148,890		101,021								43,535	
12. Deferred and accrued	(821,521)										(821,521)	
13. Deferred, accrued and uncollected:												
13.1 Direct	1,661,439		620,068								988,720	
13.2 Reinsurance assumed	(1,651,826)		6,912								(1,662,870)	
13.3 Reinsurance ceded	682,244		525,959								103,836	
13.4 Net (Line 11 + Line 12)	(672,631)		101,021								(777,986)	
14. Advance	2,392,224		2,964								2,376,914	
15. Line 13.4 - Line 14	(3,064,855)		98,058								(3,154,900)	
16. Collected during year:												
16.1 Direct	267,102,803		7,097,534	359,836							256,606,055	
16.2 Reinsurance assumed	72,935,008		25,355								71,482,285	
16.3 Reinsurance ceded	13,618,993		3,522,480	359,836							6,738,570	
16.4 Net	326,418,818		3,600,410								321,349,770	
17. Line 15 + Line 16.4	323,353,964		3,698,468								318,194,870	
18. Prior year (uncollected + deferred and accrued - advance)	(3,484,651)		81,816								(3,552,372)	
19. Renewal premiums and considerations:												
19.1 Direct	266,725,266		7,045,384	359,836							256,468,458	
19.2 Reinsurance assumed	73,436,234		24,925								71,977,802	
19.3 Reinsurance ceded	13,322,885		3,453,657	359,836							6,699,019	
19.4 Net (Line 17 - Line 18)	326,838,615		3,616,652								321,747,242	
TOTAL												
20. Total premiums and annuity considerations:												
20.1 Direct	297,086,843		7,718,453	359,836							285,682,455	
20.2 Reinsurance assumed	80,124,796		24,925								78,660,529	
20.3 Reinsurance ceded	13,878,680		3,453,657	359,836							6,780,303	
20.4 Net (Lines 9.4 + 10.4 + 19.4)	363,332,959		4,289,721								357,562,681	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company

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

	1 Total	2 Industrial Life	Insurance									11 Aggregate of All Other Lines of Business	12 Fraternal (Fraternal Benefit Societies Only)		
			Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health							
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other					
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)															
21. To pay renewal premiums															
22. All other															
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED															
23. First year (other than single):															
23.1 Reinsurance ceded	325,901								226,976			98,925			
23.2 Reinsurance assumed	1,491,783								50			1,491,733			
23.3 Net ceded less assumed	(1,165,883)								226,926			(1,392,808)			
24. Single:															
24.1 Reinsurance ceded															
24.2 Reinsurance assumed															
24.3 Net ceded less assumed															
25. Renewal:															
25.1 Reinsurance ceded	1,588,778			68,396	2				587,471			932,909			
25.2 Reinsurance assumed	6,601,944			1,769					165,692			6,434,483			
25.3 Net ceded less assumed	(5,013,166)			66,627	2				421,779			(5,501,574)			
26. Totals:															
26.1 Reinsurance ceded (Page 6, Line 6)	1,914,678			68,396	2				814,447			1,031,834			
26.2 Reinsurance assumed (Page 6, Line 22)	8,093,727			1,769					165,742			7,926,216			
26.3 Net ceded less assumed	(6,179,049)			66,627	2				648,705			(6,894,382)			
COMMISSIONS INCURRED (direct business only)															
27. First year (other than single)	16,581,386			766,920					227,711			15,586,756			
28. Single															
29. Renewal	25,061,099			390,486	2				584,730			24,085,882			
30. Deposit-type contract funds															
31. Totals (to agree with Page 6, Line 21)	41,642,486			1,157,405	2				812,441			39,672,637			

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company
EXHIBIT 2 - GENERAL EXPENSES

	Insurance			5	6	7			
	1 Life	Accident and Health							
		2 Cost Containment	3 All Other						
1. Rent	22,815		1,068,565			1,091,380			
2. Salaries and wages	395,886		18,707,332			19,103,218			
3.11 Contributions for benefit plans for employees	70,343		2,916,218			2,986,561			
3.12 Contributions for benefit plans for agents									
3.21 Payments to employees under non-funded benefit plans	4,811		368,106			372,917			
3.22 Payments to agents under non-funded benefit plans									
3.31 Other employee welfare	1,120		57,175			58,295			
3.32 Other agent welfare									
4.1 Legal fees and expenses	5,063		357,818			362,881			
4.2 Medical examination fees	1,011		59,789			60,800			
4.3 Inspection report fees	16,994		6,325			23,319			
4.4 Fees of public accountants and consulting actuaries	2,480		189,717			192,197			
4.5 Expense of investigation and settlement of policy claims	235	363,873	5,965,330			6,329,438			
5.1 Traveling expenses .....	.833		48,624			49,457		
5.2 Advertising	10,734		468,292			479,026			
5.3 Postage, express, telegraph and telephone	46,036		1,874,290			1,920,326			
5.4 Printing and stationery	7,916		445,660			453,576			
5.5 Cost or depreciation of furniture and equipment	779		34,557			35,336			
5.6 Rental of equipment	407		27,164			27,571			
5.7 Cost or depreciation of EDP equipment and software	24,235		1,494,714			1,518,949			
6.1 Books and periodicals .....	.48		4,106			4,154		
6.2 Bureau and association fees .....	.299		22,871			23,170		
6.3 Insurance, except on real estate	1,289		97,670			98,959			
6.4 Miscellaneous losses	(437)		(34,755)			(35,192)			
6.5 Collection and bank service charges	15,180		756,769			771,949			
6.6 Sundry general expenses	15,410	36,211	1,109,184			1,160,805			
6.7 Group service and administration fees	3		1,485			1,488			
6.8 Reimbursements by uninsured plans			131,179			131,179			
7.1 Agency expense allowance									
7.2 Agents' balances charged off (less \$ recovered)	1,285		98,281			99,566			
7.3 Agency conferences other than local meetings	(6,603)		(388,565)			(395,168)			
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX				
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX				
9.1 Real estate expenses									
9.2 Investment expenses not included elsewhere					686,410	686,410			
9.3 Aggregate write-ins for expenses	92,312		6,341,707			6,434,019			
10. General expenses incurred	730,484	400,084	42,229,608		686,410	(b) (a) 44,046,586			
11. General expenses unpaid Dec. 31, prior year	155,801	40,693	9,050,074			9,246,568			
12. General expenses unpaid Dec. 31, current year	122,973	22,866	8,186,392			8,332,231			
13. Amounts receivable relating to uninsured plans, prior year									
14. Amounts receivable relating to uninsured plans, current year									
15. General expenses paid during year (Lines 10+11-12-13-14)	763,312	417,911	43,093,290		686,410	44,960,923			
DETAILS OF WRITE-INS									
09.301. Purchased Services	29,334		1,979,131			2,008,465			
09.302. TPA Fees			1,971,862			1,971,862			
09.303. Consulting	16,093		1,237,544			1,253,637			
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	46,885		1,153,170			1,200,055			
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	92,312		6,341,707			6,434,019			

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

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

1. Charitable \$; 2. Institutional \$; 3. Recreational and Health \$; 4. Educational \$;
 5. Religious \$; 6. Membership \$; 7. Other \$; 8. Total \$

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

	Insurance			4	5	6
	1 Life	2 Accident and Health	3 All Other Lines of Business			
1. Real estate taxes						
2. State insurance department licenses and fees	15,676	1,016,458				1,032,134
3. State taxes on premiums .....	.74,643	.6,472,739				6,547,382
4. Other state taxes, including \$ for employee benefits	5,777	571,949				577,726
5. U.S. Social Security taxes .....	.20,130	.853,481				873,611
6. All other taxes	144	5,838				5,981
7. Taxes, licenses and fees incurred	116,370	8,920,464				9,036,834
8. Taxes, licenses and fees unpaid Dec. 31, prior year .....	.32,896	1,359,404				1,392,300
9. Taxes, licenses and fees unpaid Dec. 31, current year	133,568	1,225,684				1,359,252
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	15,698	9,054,184				9,069,882

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health
1. Applied to pay renewal premiums		
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4		
6. Paid in cash		
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8		
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year		
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14		
16. Total from prior year		
17. Total dividends or refunds (Lines 9 + 15 - 16)		
DETAILS OF WRITE-INS		
0801		
0802		
0803		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		

NONE

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. AM(5)	3.00% ANB	8,438		8,438	
0100002. 41 CET	3.00%	11,955		11,955	
0100003. 41 CS0	2.50%	15,679		15,679	
0100004. 41 CS0	2.50% CRVM	964		964	
0100005. 41 CS0	2.75% CRVM	27,697		27,697	
0100006. 41 CS0	3.00%	2,904,483		2,904,483	
0100007. 41 CS0	3.00% CRVM	291,053		291,053	
0100008. 58 CET	2.50%	99,501		99,501	
0100009. 58 CET	3.00%	603,753		603,753	
0100010. 58 CET	3.50%	1,398,168		1,398,168	
0100011. 58 CET	3.50% ALB	30,894		30,894	
0100012. 58 CET	3.50% ANB	396,814		396,814	
0100013. 58 CET	4.00%	4,117		4,117	
0100014. 58 CET	4.00% ALB	20,914		20,914	
0100015. 58 CET	4.50%	41,760		41,760	
0100016. 58 CS0	2.00%	28,819		28,819	
0100017. 58 CS0	2.50%	128,532		128,532	
0100018. 58 CS0	2.50% CRVM				
0100019. 58 CS0	2.75% CRVM				
0100020. 58 CS0	3.00%	3,315,964		3,315,964	
0100021. 58 CS0	3.00% CRVM	23,389,336		23,389,336	
0100022. 58 CS0	3.00% CRVM ANB	65,027		65,027	
0100023. 58 CS0	3.50%	546,076		546,076	
0100024. 58 CS0	3.50% ALB	48,232		48,232	
0100025. 58 CS0	3.50% ANB	8		8	
0100026. 58 CS0	3.50% CRVM	7,557,604		7,557,604	
0100027. 58 CS0	3.50% CRVM ALB	5,094		5,094	
0100028. 58 CS0	3.50% CRVM ANB	34,175		34,175	
0100029. 58 CS0	4.00%	68,651		68,651	
0100030. 58 CS0	4.00% ALB				
0100031. 58 CS0	4.00% CRVM	4,130,852		4,130,852	
0100032. 58 CS0	4.00% CRVM ALB	2,943		2,943	
0100033. 58 CS0	4.50%	413,964		413,964	
0100034. 58 CS0	4.50% CRVM	17,890,567		17,890,567	
0100035. 58 CS0	4.50% CRVM ALB	20,776		20,776	
0100036. 58 CS0	4.50%/20/3.50% CRVM	2,405,099		2,405,099	
0100037. 58 CS0	5.50% CRVM ALB	17,534		17,534	
0100038. 80 CET	3.50%	3,439		3,439	
0100039. 80 CET	4.50%	104,879		104,879	
0100040. 80 CET	5.00%	21,317		21,317	
0100041. 80 CET	5.50%	39,728		39,728	
0100042. 80 CET	6.00%	5,095		5,095	
0100043. 80 CS0	3.50%	1,175		1,175	
0100044. 80 CS0	3.50% CRVM	159,164		159,164	
0100045. 80 CS0	4.00%	119		119	
0100046. 80 CS0	4.00% CRVM	145,320		145,320	
0100047. 80 CS0	4.00% CRVM ALB	251,178		251,178	
0100048. 80 CS0	4.50%	161,548		161,548	
0100049. 80 CS0	4.50% CRVM	10,099,546		10,099,546	
0100050. 80 CS0	4.50% CRVM ALB	68,256		68,256	
0100051. 80 CS0	5.00%	43,026		43,026	
0100052. 80 CS0	5.00% CRVM	3,457,473		3,457,473	
0100053. 80 CS0	5.25% CRVM	11,727,668		11,727,668	
0100054. 80 CS0	5.50%	91,665		91,665	
0100055. 80 CS0	5.50% CRVM	6,234,546		6,234,546	
0100056. 80 CS0	6.00% ALB	47,747		47,747	
0100057. 80 CS0	6.00% CRVM	1,684,118		1,684,118	
0100058. 01 CS0	3.50% CRVM ALB	3,519,836		3,519,836	
0100059. 01 CS0	3.00% CRVM ALB	4,244		4,244	
0100060. 01 CS0	4.00% CRVM ANB	1,456,181		1,456,181	
0100061. 17 CS0	3.50% CRVM ALB	690,023		690,023	
0100062. Unearned Premium		3,104			3,104
0100063. a-2000 6.00% NLP		265,455		265,455	
0199997. Totals (Gross)		106,211,293		106,208,189	
0199998. Reinsurance ceded		101,997,190		101,994,086	
0199999. Life Insurance: Totals (Net)		4,214,103		4,214,103	
0200001. 71 IAM 6.00% 1971-1973 (1mm)		XXX		XXX	
0200002. 71 IAM 11.25% 1983-1984 (1mm)		1,279	XXX	1,279	XXX
0200003. 71 IAM 11.00% 1985 (1mm)		49,547	XXX	49,547	XXX
0200004. 83 IAM 9.25% 1986 (1mm)			XXX		XXX
0200005. 83 IAM 8.00% 1987 (1mm)		9,412	XXX	9,412	XXX
0200006. 83 IAM 8.75% 1988-1989 (1mm)		13,000	XXX	13,000	XXX
0200007. 83 IAM 8.25% 1990-1991 (1mm)		242,069	XXX	242,069	XXX
0200008. 83 IAM 7.75% 1992 (1mm)			XXX		XXX
0200009. 83 IAM 7.00% 1993 (1mm)		72,883	XXX	72,883	XXX
0200010. 83 IAM 6.50% 1994 (1mm)		1,664	XXX	1,664	XXX
0200011. 83 IAM 7.25% 1995 (1mm)		2,281	XXX	2,281	XXX
0200012. 83 IAM 6.75% 1996-1997 (1mm)		15,881	XXX	15,881	XXX
0200013. 83 IAM 6.25% 1998 (1mm)			XXX		XXX
0200014. Annuity 2000 6.25% 1999 (1mm)		47,108	XXX	47,108	XXX
0200015. Annuity 2000 6.75% 2001 (1mm)		27,964	XXX	27,964	XXX
0200016. Annuity 2000 6.50% 2002 (1mm)		7,380	XXX	7,380	XXX
0200017. Annuity 2000 6.00% 2003 (1mm)		22,841	XXX	22,841	XXX
0200018. Annuity 2000 5.50% 2004 (1mm)		15,876	XXX	15,876	XXX
0200019. Annuity 2000 5.25% 2006 (1mm)		33,817	XXX	33,817	XXX
0200020. Annuity 2000 5.50% 2007-2008 (1mm)		103,016	XXX	103,016	XXX
0200021. Annuity 2000 6.00% 2009 (1mm)		67,175	XXX	67,175	XXX
0200022. Annuity 2000 5.25% 2010 (1mm)		25,174	XXX	25,174	XXX
0200023. Annuity 2000 5.00% 2011 (1mm)		88,392	XXX	88,392	XXX
0200024. Annuity 2000 4.25% 2012 (1mm)		300,746	XXX	300,746	XXX
0200025. Annuity 2000 4.00% 2013 (1mm)		11,267	XXX	11,267	XXX
0200026. Annuity 2000 4.50% 2014 (1mm)		18,537	XXX	18,537	XXX

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total ^(a)	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0200027. Annuity 2000 4.00% 2015 (Imm)	81,696	XXX	81,696	XXX	
0200028. Annuity 2000 4.00% 2016 (Imm)	152,001	XXX	152,001	XXX	
0200029. Annuity 2000 3.75% 2017 (Imm)	55,649	XXX	55,649	XXX	
0200030. Annuity 2000 3.75% 2018 (Imm)	281,536	XXX	281,536	XXX	
0200031. Annuity 2000 4.00% 2019 (Imm)	285,809	XXX	285,809	XXX	
0200032. Annuity 2000 3.25% 2020 (Imm)	163,725	XXX	163,725	XXX	
0200033. Annuity 2000 3.00% 2021 (Imm)	334,046	XXX	334,046	XXX	
0200034. 71 IAM 6.00% 1970-1985 (Def)	784,069	XXX	784,069	XXX	
0200035. Annuity 2000 5.25% 1999 (Def)	392,214	XXX	392,214	XXX	
0200036. Annuity 2000 5.75% 2000 (Def)	156,542	XXX	156,542	XXX	
0200037. Annuity 2000 5.50% 2001-2002 (Def)	10,420,244	XXX	10,420,244	XXX	
0200038. Annuity 2000 5.00% 2003 (Def)	8,811,136	XXX	8,811,136	XXX	
0200039. Annuity 2000 4.75% 2004 (Def)	1,573,494	XXX	1,573,494	XXX	
0200040. Annuity 2000 4.50% 2005-2006 (Def)	1,038,548	XXX	1,038,548	XXX	
0200041. Annuity 2000 4.75% 2007-2008 (Def)	61,066,124	XXX	61,066,124	XXX	
0200042. Annuity 2000 5.00% 2009 (Def)	4,563,841	XXX	4,563,841	XXX	
0200043. Annuity 2000 4.50% 2010 (Def)	1,392,141	XXX	1,392,141	XXX	
0200044. Annuity 2000 4.25% 2011 (Def)	34,129	XXX	34,129	XXX	
0200045. Annuity 2000 3.75% 2013 (Def)	84,694	XXX	84,694	XXX	
0299997. Totals (Gross)	92,848,947	XXX	92,848,947	XXX	
0299998. Reinsurance ceded	92,848,947	XXX	92,848,947	XXX	
0299999. Annuities: Totals (Net)		XXX		XXX	
0300001. 71 IAM 6.00% 1971-1973	227		227		
0300002. 71 IAM 11.25% 1983-1984					
0300003. 83 IAM 9.25% 1986	7,547		7,547		
0300004. 83 IAM 8.00% 1987					
0300005. 83 IAM 8.75% 1988-1989	2,611		2,611		
0300006. 83 IAM 8.25% 1990-1991					
0300007. 83 IAM 7.75% 1992	1,155		1,155		
0300008. 83 IAM 7.00% 1993					
0300009. 83 IAM 6.50% 1994	10,085		10,085		
0300010. 83 IAM 7.25% 1995	3,996		3,996		
0300011. 83 IAM 6.75% 1996-1997	1,066		1,066		
0300012. 83 IAM 6.25% 1998					
0300013. Annuity 2000 7.00% 2000	9,094		9,094		
0300014. Annuity 2000 5.25% 2006	136,073		136,073		
0399997. Totals (Gross)	171,854		171,854		
0399998. Reinsurance ceded	171,854		171,854		
0399999. SCWLC: Totals (Net)					
0400001. 59 ADB 3%	52,877		52,877		
0400002. 59 ADB 58 CSO 3.0% NET LEVEL	102		102		
0400003. 1959 ADB with 1980 CSO 4%					
0499997. Totals (Gross)	52,979		52,979		
0499998. Reinsurance ceded	52,979		52,979		
0499999. Accidental Death Benefits: Totals (Net)					
0500001. 52 DIS / 58 CSO 3% NL	10,508		10,508		
0500002. Unearned Premium - Payor	2,100		2,100		
0500003. 52 DIS 58 CSO 3.0%	305		305		
0599997. Totals (Gross)	12,913		12,913		
0599998. Reinsurance ceded	12,913		12,913		
0599999. Disability-Active Lives: Totals (Net)					
0600001. 52 DIS / 58 CSO 3% BEN 4	50,000		50,000		
0600002. 52 DIS / 58 CSO 3% BEN 5	381,422		381,422		
0600003. 70 GROUP DIS 3.5%					
0600004. 52 DIS 58 CSO 3.5%	891		891		
0699997. Totals (Gross)	432,313		432,313		
0699998. Reinsurance ceded	432,313		432,313		
0699999. Disability-Disabled Lives: Totals (Net)					
0700001. Deficiency Reserves	6,869		6,869		
0700002. Non-Deduction Reserves	363,214		359,988		3,226
0700003. IPC Reserves	1,769,989		1,769,810		179
0700004. Guaranteed Insurability Riders	44,936		44,936		
0700005. Substandard Extra	3,784		3,784		
0799997. Totals (Gross)	2,188,792		2,185,387		3,405
0799998. Reinsurance ceded	2,188,792		2,185,387		3,405
0799999. Miscellaneous Reserves: Totals (Net)					
9999999. Totals (Net) - Page 3, Line 1	4,214,103		4,214,103		

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company
EXHIBIT 5 - INTERROGATORIES

1.1 Has the reporting entity ever issued both participating and non-participating contracts? Yes [] 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 [] 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 [] 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? Yes [] No []
 If so, state:
 4.1 Amount of insurance? \$
 4.2 Amount of reserve? \$
 4.3 Basis of reserve:
 4.4 Basis of regular assessments:
 4.5 Basis of special assessments:
 4.6 Assessments collected during the year \$
 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

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 []
 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 []
 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 31 of the current year? Yes [] No []
 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 []
 9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: \$
 9.2 State the amount of reserves established for this business: \$
 9.3 Identify where the reserves are reported in the blank:

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

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
9999999 - Total (Column 4, only)			

NONE

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company

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

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
ACTIVE LIFE RESERVE													
1. Unearned premium reserves	10,650,484	12,475		6,389,871		9,664					122,056	22,584	4,093,834
2. Additional contract reserves (b)	174,132,961	52,239		14,568,802							2,561,374	1,235,442	155,715,104
3. Additional actuarial reserves-Asset/Liability analysis													
4. Reserve for future contingent benefits													
5. Reserve for rate credits													
6. Aggregate write-ins for reserves													
7. Totals (Gross)	184,783,445	64,714		20,958,673		9,664					2,683,430	1,258,026	159,808,938
8. Reinsurance ceded	15,079,031										54,438	1,258,026	13,766,567
9. Totals (Net)	169,704,414	64,714		20,958,673		9,664					2,628,992		146,042,371
CLAIM RESERVE													
10. Present value of amounts not yet due on claims	9,226,889										7,940,034	317,071	969,784
11. Additional actuarial reserves-Asset/Liability analysis													
12. Reserve for future contingent benefits													
13. Aggregate write-ins for reserves													
14. Totals (Gross)	9,226,889										7,940,034	317,071	969,784
15. Reinsurance ceded	317,071											317,071	
16. Totals (Net)	8,909,818										7,940,034		969,784
17. TOTAL (Net)	178,614,232	64,714		20,958,673		9,664					10,569,026		147,012,155
18. TABULAR FUND INTEREST	7,054,818	3,907		824,300		460					487,120		5,739,031
DETAILS OF WRITE-INS													
0601.													
0602.													
0603.													
0698. Summary of remaining write-ins for Line 6 from overflow page													
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)													
1301.													
1302.													
1303.													
1398. Summary of remaining write-ins for Line 13 from overflow page													
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)													

(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.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company

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	9,639,852		1,982,362	23,095	5,579,675	2,054,720
2. Deposits received during the year	170,231				124,502	45,729
3. Investment earnings credited to the account	250,047		64,646	1,296	93,285	90,820
4. Other net change in reserves	94,561		232,723	.2	(98,352)	(39,812)
5. Fees and other charges assessed	4,686		4,686			
6. Surrender charges						
7. Net surrender or withdrawal payments	973,343		684,065	4,300	146,489	138,489
8. Other net transfers to or (from) Separate Accounts						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	9,176,662		1,590,980	20,093	5,552,621	2,012,968
10. Reinsurance balance at the beginning of the year	(9,639,790)		(1,982,362)	(23,095)	(5,579,675)	(2,054,658)
11. Net change in reinsurance assumed						
12. Net change in reinsurance ceded	(463,190)		(391,382)	(3,002)	(27,054)	(41,752)
13. Reinsurance balance at the end of the year (Lines 10+11-12)	(9,176,600)		(1,590,980)	(20,093)	(5,552,621)	(2,012,906)
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	62					62

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct											
1.2 Reinsurance assumed											
1.3 Reinsurance ceded											
1.4 Net											
2. In course of settlement:											
2.1 Resisted											
2.11 Direct											
2.12 Reinsurance assumed											
2.13 Reinsurance ceded											
2.14 Net			(b)	(b)		(b)	(b)	(b)			
2.2 Other											
2.21 Direct	5,074,605		2,354,103	1,705,484			8,000		20,561		986,457
2.22 Reinsurance assumed	357,966								5,985		351,981
2.23 Reinsurance ceded	3,810,768		2,003,241	1,705,484			8,000		20,561		73,482
2.24 Net	1,621,803		(b) 350,862	(b)		(b)	(b)		(b) 5,985	(b)	(b) 1,264,956
3. Incurred but unreported:											
3.1 Direct	40,584,898		1,160,563				16,581		789,542		38,618,212
3.2 Reinsurance assumed	14,364,540								303,003		14,061,537
3.3 Reinsurance ceded	4,195,925		1,085,385				16,581		770,735		2,323,224
3.4 Net	50,753,513		(b) 75,178	(b)		(b)	(b)		(b) 321,810	(b)	(b) 50,356,525
4. TOTALS											
4.1 Direct	45,659,503		3,514,666	1,705,484			24,581		810,103		39,604,669
4.2 Reinsurance assumed	14,722,506								308,988		14,413,518
4.3 Reinsurance ceded	8,006,693		3,088,626	1,705,484			24,581		791,296		2,396,706
4.4 Net	52,375,316	(a)	(a) 426,040				(a)		327,795		51,621,481

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

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ in Column 2, \$ in Column 3 and \$ in Column 7.

Individual Annuities \$, Credit Life (Group and Individual) \$, and Group Life \$, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ in Column 2, \$ in Column 3 and \$ in Column 7.

Credit (Group and Individual) Accident and Health \$, and Other Accident and Health \$ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	192,768,060		9,207,272	4,404,950					1,659,162		177,496,676
1.2 Reinsurance assumed	55,210,333		6,814						487,478		54,716,041
1.3 Reinsurance ceded	19,155,745		7,801,526	4,404,950					1,650,834		5,298,435
1.4 Net	(d) 228,822,648		1,412,560						495,806		226,914,282
2. Liability December 31, current year from Part 1:											
2.1 Direct	45,659,503		3,514,666	1,705,484			24,581		810,103		39,604,669
2.2 Reinsurance assumed	14,722,506		3,088,626	1,705,484			24,581		308,988		14,413,518
2.3 Reinsurance ceded	8,006,693								791,296		2,396,706
2.4 Net	52,375,316		426,040						327,795		51,621,481
3. Amounts recoverable from reinsurers December 31, current year	1,591,932		45,000						9,866		1,537,066
4. Liability December 31, prior year:											
4.1 Direct	41,346,665		3,328,680	990,872			21,567		907,621		36,097,925
4.2 Reinsurance assumed	13,888,057								298,991		13,589,066
4.3 Reinsurance ceded	7,159,316		2,958,269	990,872			21,567		887,283		2,301,325
4.4 Net	48,075,406		370,411						319,329		47,385,666
5. Amounts recoverable from reinsurers December 31, prior year	1,818,961		81,000						25,015		1,712,946
6. Incurred Benefits											
6.1 Direct	197,080,898		9,393,258	5,119,562			3,014		1,561,644		181,003,420
6.2 Reinsurance assumed	56,044,782		6,814						497,475		55,540,493
6.3 Reinsurance ceded	19,776,093		7,895,883	5,119,562			3,014		1,539,698		5,217,936
6.4 Net	233,349,587		1,504,189						519,421		231,325,977

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company
EXHIBIT OF NON-ADMITTED 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)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	19,225	19,225	
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	2,617	2,617	
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset	28,523,316	26,192,126	(2,331,190)
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software	1,341,638	3,354,095	2,012,457
21. Furniture and equipment, including health care delivery assets	32,667	62,635	29,968
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable	9,326,535	6,527,071	(2,799,464)
25. Aggregate write-ins for other than invested assets	673,047	774,846	101,799
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	39,916,428	36,932,615	(2,983,813)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	39,916,428	36,932,615	(2,983,813)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Premium Tax Refunds Due		24,095	24,095
2502. Postage	399,825	399,825	
2503. Other Receivables and Prepaid Expenses	133,418	350,926	217,508
2598. Summary of remaining write-ins for Line 25 from overflow page	139,804		(139,804)
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	673,047	774,846	101,799

NOTES TO FINANCIAL STATEMENTS

Note 1 – Summary of Significant Accounting Policies and Going Concern

The COVID-19 pandemic has pervasively impacted the economy, financial markets and health care delivery systems, including significant deferral of care of our customers resulting in lower claims paid in 2020 and, to a lesser extent, in 2021. The Company closely monitors the evolving dynamics of the COVID-19 pandemic to identify risks and evaluate potential exposures. As of December 31, 2021, except for lower claims resulting from deferral of care as noted above, neither the pandemic nor any federal or state regulatory actions taken as a result of the pandemic have had a material impact on the Company's financial position or results of operations as of or for the years ended December 31, 2021, or 2020.

A. Accounting Practices

The financial statements of Loyal American Life Insurance Company ("LALIC" or "the Company" are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance.

The Ohio Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners' ("NAIC") Accounting Practices and Procedures manual, ("NAIC SAP") has been adopted as a component of prescribed or permitted practices by the State of Ohio.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Ohio is shown below:

	SSAP #	F/S Page	F/S Line #	2021	2020
NET INCOME					
(1) Company state basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$18,876,841	\$26,912,483
(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	\$18,876,841	\$26,912,483
SURPLUS					
(5) Company state basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$133,625,910	\$160,020,796
(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	\$133,625,910	\$160,020,796

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

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

C. Accounting Policy

Life premiums are recognized as income over the premium-paying period of the related policies. Annuity considerations are recognized as revenue when received. Health premiums are earned ratably over the terms of the related insurance. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred. The Company pays dividends to participating policyholders.

The Company uses the following accounting policies:

(1)-(2) Basis for Short-Term Investments, Bonds and Amortization

Investments in bonds and short-term investments are carried at amortized cost, except those in or near default that are carried at the lesser of cost or fair value. Amortization of bond premium or discount is calculated using the scientific (constant yield) interest method. Bonds containing call provisions are amortized to call date which produces the lowest asset value (yield to worst). Investments with original maturities of one year or less from the time of purchase are classified as short-term. Bonds are considered impaired and their cost basis is written down to fair value through an asset valuation reserve for credit-related losses or an interest maintenance reserve for interest-related losses, when management expects a decline in value to persist (i.e., the decline is other-than-temporary).

(3) Basis for Common Stocks

Common stocks are carried at fair value except for common stock of affiliates which are valued using methods described below.

(4) Basis for Preferred Stocks

Not Applicable

(5) Basis for Mortgage Loans

Not Applicable

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

Loan-backed bonds and structured securities are valued at amortized cost using the constant level yield method. Significant changes in estimated cash flows from the original purchase assumptions are accounted for generally using the retrospective adjustment method. For loan-backed and structured securities that have potential for loss of a significant portion of the original investment, significant changes in estimated cash flows from the original purchase assumptions are accounted for using the prospective method. These securities are presented on the balance sheet as bonds.

Prepayment assumptions for loan-backed securities and other structured securities were obtained from external financial data sources. These assumptions are consistent with the current interest rate and economic environment.

When the Company determines it does not expect to recover the amortized cost basis of loan-backed or structured securities with declines in fair value (even if it does not intend to sell and has the intent and ability to hold), the non-interest portion of the impairment loss is recognized in realized investment losses. The non-interest portion is the difference between the amortized cost basis of the loan-backed or structured security and the net present value of its expected future cash flows. Expected future cash flows are based on assumptions about the collateral attributes, including prepayment speeds, default rates and changes in value.

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

NOTES TO FINANCIAL STATEMENTS

Investments in subsidiaries, controlled and affiliated entities are reported using the statutory equity method based on the entity's audited equity prepared using NAIC SAP in accordance with SSAP No. 97, Investments in Subsidiary, Controlled, and Affiliated Entities. These entities are presented on the balance sheet as common stock.

(8) Accounting Policies for Investments in Joint Ventures, Partnerships and Limited Liability Entities
Not Applicable

(9) Accounting Policies for Derivatives
Not Applicable

(10) Anticipated Investment Income Used in Premium Deficiency Calculation
The Company utilizes anticipated investment income as a factor in the premium deficiency calculation.

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

(12) Changes in the Capitalization Policy and Predefined Thresholds from Prior Period
Not Applicable

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

D. Going Concern

In accordance with SSAP No. 1, "Accounting Policies, Risks and Uncertainties, and Other Disclosures," management has made an evaluation of the Company's ability to continue as a going concern, including such factors as its current financial position, recent earnings and cash flow trends and projections, liquidity and capital requirements, readily available sources of liquidity and such other factors deemed by management to be appropriate under the circumstances. As a result of management's evaluation, no conditions, events or trends have been identified that causes substantial doubt as to the ability of the Company to continue as a going concern and, accordingly, the accompanying financial statements have been prepared on the going concern basis.

Note 2 – Accounting Changes and Correction of Errors

Not applicable.

Note 3 – Business Combinations and Goodwill

Not applicable.

Note 4 – Discontinued Operations

Not applicable.

Note 5 – Investments

A. - K. Not applicable.

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

NOTES TO FINANCIAL STATEMENTS

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/(Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
b. Collateral held under security lending arrangements	—	—	—	—	—	—	—
c. Subject to repurchase agreements	—	—	—	—	—	—	—
d. Subject to reverse repurchase agreements	—	—	—	—	—	—	—
e. Subject to dollar repurchase agreements	—	—	—	—	—	—	—
f. Subject to dollar reverse repurchase agreements	—	—	—	—	—	—	—
g. Placed under option contracts	—	—	—	—	—	—	—
h. Letter stock or securities restricted as to sale – excluding FHLB capital stock	—	—	—	—	—	—	—
i. FHLB capital stock	—	—	—	—	—	—	—
j. On deposit with states	3,773,107	—	—	—	3,773,107	4,243,867	(470,760)
k. On deposit with other regulatory bodies	—	—	—	—	—	—	—
l. Pledged as collateral to FHLB (including assets backing funding agreements)	—	—	—	—	—	—	—
m. Pledged as collateral not captured in other categories	—	—	—	—	—	—	—
n. Other restricted assets	148,944,885	—	—	—	148,944,885	143,998,049	4,946,836
o. Total Restricted Assets	\$ 152,717,992	\$ —	\$ —	\$ —	\$ 152,717,992	\$ 148,241,916	\$ 4,476,076

Restricted Asset Category	Current Year			
	8	9	Percentage	
			10	11
	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ —	\$ —	— %	— %
b. Collateral held under security lending arrangements	—	\$ —	— %	— %
c. Subject to repurchase agreements	—	\$ —	— %	— %
d. Subject to reverse repurchase agreements	—	\$ —	— %	— %
e. Subject to dollar repurchase agreements	—	\$ —	— %	— %
f. Subject to dollar reverse repurchase agreements	—	\$ —	— %	— %
g. Placed under option contracts	—	\$ —	— %	— %
h. Letter stock or securities restricted as to sale – excluding FHLB capital stock	—	\$ —	— %	— %
i. FHLB capital stock	—	\$ —	— %	— %
j. On deposit with states	—	3,773,107	0.9 %	0.9 %
k. On deposit with other regulatory bodies	—	—	— %	— %
l. Pledged as collateral to FHLB (including assets backing funding agreements)	—	—	— %	— %
m. Pledged as collateral not captured in other categories	—	—	— %	— %
n. Other restricted assets	—	148,944,885	33.6 %	37.0 %
o. Total Restricted Assets	\$ —	\$ 152,717,992	34.5 %	37.9 %

(a) Subset of column 1

NOTES TO FINANCIAL STATEMENTS

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

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

(3) Detail of Other Restricted Assets (Contracts that Share Similar Characteristics, such as Reinsurance and Derivatives, are Reported in the Aggregate)

Description of Assets	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
Reinsurance with Great American and Continental General	\$ 148,944,885	\$ —	\$ —	\$ —	\$ 148,944,885	\$ 143,998,049	\$ 4,946,836
Total (c)	\$ 148,944,885	\$ —	\$ —	\$ —	\$ 148,944,885	\$ 143,998,049	\$ 4,946,836

Description of Assets		Percentage		
		8	9	10
		Total Current Year Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
Reinsurance with Great American and Continental General		\$148,944,885	33.6%	37.0%
Total (c)		\$148,944,885	33.6%	37.0%

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

(4) Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements
Not applicable.

M.- P. Not applicable.

Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Accounts
(1) Number of CUSIPs	10	—
(2) Aggregate Amount of Investment Income	\$ 688,318	\$ —

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

The Company and other related entities participate in a corporate cash pooling arrangement to manage liquidity and optimize returns. Under NAIC guidance, entities report their entire cash balance in the cash pool as the asset type which represents a majority of the held assets. As of December 31, 2021 the Company's share of the cash pool by asset type were as follows:

December 31, 2021	
Asset Type	Percent Share
(1) Cash	0.0%
(2) Cash Equivalents	88.1%
(3) Short Term Investments	11.9%
(4) Total	100.0%

Note 6 – Joint Ventures, Partnerships and Limited Liability Companies

Not applicable.

Note 7 – Investment Income

A. Due and accrued income is excluded from surplus on the following basis:

Bonds - If deemed collectible, investment income due and accrued exceeding 90 days past due is non-admitted.

B. No amounts were excluded for the years ended December 31, 2021 and 2020.

Note 8 – Derivative Instruments

Not applicable.

Note 9 – Income Taxes

A. Deferred Tax Assets/(Liabilities)

1. Components of Net Deferred Tax Asset/(Liability)

NOTES TO FINANCIAL STATEMENTS

	2021			2020			Change		
	1	2	3	4	5	6	7	8	9
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
a. Gross deferred tax assets	\$ 47,138,115	\$ —	\$ 47,138,115	\$ 46,630,071	\$ —	\$ 46,630,071	\$ 508,044	\$ —	\$ 508,044
b. Statutory valuation allowance adjustment	—	—	—	—	—	—	—	—	—
c. Adjusted gross deferred tax assets (1a-1b)	\$ 47,138,115	\$ —	\$ 47,138,115	\$ 46,630,071	\$ —	\$ 46,630,071	\$ 508,044	\$ —	\$ 508,044
d. Deferred tax assets nonadmitted	28,523,316	—	28,523,316	26,192,126	—	26,192,126	2,331,190	—	2,331,190
e. Subtotal net admitted deferred tax asset (1c-1d)	\$ 18,614,799	\$ —	\$ 18,614,799	\$ 20,437,945	\$ —	\$ 20,437,945	\$ (1,823,146)	\$ —	\$ (1,823,146)
f. Deferred tax liabilities	1,185,332	—	1,185,332	1,500,354	—	1,500,354	(315,022)	—	(315,022)
g. Net admitted deferred tax assets/ (net deferred tax liability) (1e-1f)	\$ 17,429,467	\$ —	\$ 17,429,467	\$ 18,937,591	\$ —	\$ 18,937,591	\$ (1,508,124)	\$ —	\$ (1,508,124)

2. Admission Calculation Components SSAP No. 101

	2021			2020			Change		
	1	2	3	4	5	6	7	8	9
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
a. Federal income taxes paid in prior years recoverable through loss carrybacks	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
b. Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation. (The lesser of 2(b)1 and 2(b)2 below:	17,429,467	—	17,429,467	18,937,591	—	18,937,591	(1,508,124)	—	(1,508,124)
Adjusted gross deferred tax assets expected to be realized following the balance sheet date	17,429,467	—	17,429,467	18,937,591	—	18,937,591	(1,508,124)	—	(1,508,124)
Adjusted gross deferred tax assets allowed per limitation threshold			17,429,467			21,162,481			(3,733,014)
c. Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	1,185,332	—	1,185,332	1,500,354	—	1,500,354	(315,022)	—	(315,022)
d. Deferred tax assets admitted as the result of application of SSAP No. 101.									
Total (2(a)+2(b)+2(c))	\$ 18,614,799	\$ —	\$ 18,614,799	\$ 20,437,945	\$ —	\$ 20,437,945	\$ (1,823,146)	\$ —	\$ (1,823,146)

3. Other Admissibility Criteria

		2021	2020
a.	Ratio percentage used to determine recovery period and threshold limitation amount	526%	637%
b.	Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$ 116,196,443	\$ 141,083,205

4. Impact of Tax Planning Strategies

(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.

NOTES TO FINANCIAL STATEMENTS

	2021		2020		Change	
	1	2	3	4	5	6
	Ordinary	Capital	Ordinary	Capital	(Col. 1-3) Ordinary	(Col. 2-4) Capital
1. Adjusted gross DTAs amount from Note 9A1(c)	\$ 47,138,115	\$ —	\$ 46,630,071	\$ —	\$ 508,044	\$ —
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	— %	— %	— %	— %	— %	— %
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 18,614,799	\$ —	\$ 20,437,945	\$ —	\$ (1,823,146)	\$ —
4 Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	— %	— %	— %	— %	— %	— %

(b) Does the company's tax planning strategies include the use of reinsurance? NO

B. Deferred Tax Liabilities Not Recognized

All deferred tax liabilities have been properly recognized.

C. Current and Deferred Income Taxes

1. Current Income Tax

	1	2	3
	2021	2020	(Col 1-2) Change
a. Federal	\$ 5,818,860	\$ 9,494,945	\$ (3,676,085)
b. Foreign	—	—	—
c. Subtotal	5,818,860	9,494,945	(3,676,085)
d. Federal income tax on net capital gains	147,694	116,896	30,798
e. Utilization of capital loss carry-forwards	—	—	—
f. Other	50	231	(181)
g. Federal and Foreign income taxes incurred	\$ 5,966,604	\$ 9,612,072	\$ (3,645,468)

NOTES TO FINANCIAL STATEMENTS

2. Deferred Tax Assets

	1	2	3
	2021	2020	(Col 1-2) Change
a. Ordinary:			
1. Discounting of unpaid losses	\$ —	\$ —	\$ —
2. Unearned premium reserve	—	—	—
3. Policyholder reserves	3,374,485	3,116,053	258,432
4. Investments	—	—	—
5. Deferred acquisition costs	27,160,847	24,350,131	2,810,716
6. Policyholder dividends accrual	—	—	—
7. Fixed assets	—	—	—
8. Compensation and benefits accrual	—	—	—
9. Pension accrual	—	—	—
10. Receivables - nonadmitted	—	—	—
11. Net operating loss carry-forward	—	—	—
12. Tax credit carry-forward	—	—	—
13. Other (items <=5% and >5% of total ordinary tax assets)	16,602,783	19,163,887	(2,561,104)
Other (items listed individually >5% of total ordinary tax assets)			
Goodwill and Intangibles	14,044,090	16,522,458	(2,478,368)
Nondeductible liabilities	69,530	—	69,530
Nonadmitted assets	2,392,554	2,255,503	137,051
Other	96,609	385,926	(289,317)
99. Subtotal	\$ 47,138,115	\$ 46,630,071	\$ 508,044
b. Statutory valuation allowance adjustment	—	—	—
c. Nonadmitted	28,523,316	26,192,126	2,331,190
d. Admitted ordinary deferred tax assets (2a99-2b-2c)	\$ 18,614,799	\$ 20,437,945	\$ (1,823,146)
e. Capital:			
1. Investments	—	—	—
2. Net capital loss carry-forward	—	—	—
3. Real estate	—	—	—
4. Other (items <=5% and >5% of total capital tax assets)	—	—	—
Other (items listed individually >5% of total capital tax assets)	—	—	—
99. Subtotal	\$ —	\$ —	\$ —
f. Statutory valuation allowance adjustment	—	—	—
g. Nonadmitted	—	—	—
h. Admitted capital deferred tax assets (2e99-2f-2g)	—	—	—
i. Admitted deferred tax assets (2d+2h)	\$ 18,614,799	\$ 20,437,945	\$ (1,823,146)

3. Deferred Tax Liabilities

	1	2	3
	2021	2020	(Col 1-2) Change
a. Ordinary:			
1. Investments	\$ —	\$ —	\$ —
2. Fixed assets	—	—	—
3. Deferred and uncollected premium	—	—	—
4. Policyholder reserves	721,158	791,082	(69,924)
5. Other (items <=5% and >5% of total ordinary tax liabilities)	464,174	709,272	(245,098)
Other (items listed individually >5% of total ordinary tax liabilities)			
Other	464,174	709,272	(245,098)
99. Subtotal	\$ 1,185,332	\$ 1,500,354	\$ (315,022)
b. Capital:			
1. Investments	\$ —	\$ —	\$ —
2. Real estate	—	—	—
3. Other (Items <=5% and >5% of total capital tax liabilities)	—	—	—
Other (items listed individually >5% of total capital tax liabilities)			
99. Subtotal	\$ —	\$ —	\$ —
c. Deferred tax liabilities (3a99+3b99)	\$ 1,185,332	\$ 1,500,354	\$ (315,022)
4. Net Deferred Tax Assets (2i – 3c)	\$ 17,429,467	\$ 18,937,591	\$ (1,508,124)

The change in net deferred income taxes is comprised of the following (this analysis is exclusive of nonadmitted assets as the change in nonadmitted assets is reported separately from the change in net deferred income taxes in the capital and surplus section of the Statement of Revenue and Expenses):

NOTES TO FINANCIAL STATEMENTS

	1	2	3
	2021	2020	(Col 1-2) Change
Total deferred tax assets	\$ 47,138,115	\$ 46,630,071	\$ 508,044
Total deferred tax liabilities	(1,185,332)	(1,500,354)	315,022
Net deferred tax asset/liabilities	45,952,783	45,129,717	823,066
Statutory valuation allowance adjustment	—	—	—
Net deferred tax assets/liabilities after SVA	45,952,783	45,129,717	823,066
Tax effect of unrealized gains (losses)	—	—	—
Statutory valuation allowance adjustment allocated to unrealized	—	—	—
Other intraperiod allocation of deferred tax movement	—	—	—
Change in net deferred income tax			\$ 823,066

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate Among the more significant book to tax adjustments were the following:

	Amount	Effective Tax Rate (%)
Provision computed at statutory rate	\$ 5,215,099	21.0%
Change in non admitted assets	(137,051)	-0.5%
Nondeductible penalties and fines	10,809	0.0%
Amortization of interest maintenance reserve	(35,727)	-0.1%
Meals and entertainment	2,847	0.0%
Other, net	9,248	0.0%
Stock options	78,313	0.3%
Provision to filed adjustment	—	0.0%
Totals	\$ 5,143,538	20.7%
Federal and foreign income taxes incurred	5,966,604	24.0%
Realized capital gains (losses) tax	—	0.0%
Change in net deferred income taxes	(823,066)	-3.3%
Total statutory income taxes	\$ 5,143,538	20.7%

E. Operating Loss Carry Forwards and Income Taxes Available for Recoupment

1. At December 31, 2021, the Company has utilized all of its net operating or capital loss carry forwards.
2. Capital income taxes available for recoupment in the event of future losses include:

Year	Amounts
2019	\$ 96,662.00
2020	\$ 116,896.00
2021	\$ 147,694.00
3. The Company's aggregate amount of deposits admitted under Section 6603 of the Internal Revenue Service Code
Not applicable

NOTES TO FINANCIAL STATEMENTS

F. Consolidated Federal Income Tax Return

1. The Company's federal income tax return is consolidated with Cigna and the following entities:

Accredo Health Group, Inc.	Cigna Healthcare of Florida Inc	Express Scripts Senior Care Holdings, Inc.
Accredo Health, Inc.	Cigna Healthcare of Georgia Inc	Express Scripts Senior Care, Inc.
AHG of New York, Inc.	Cigna Healthcare of Illinois Inc	Express Scripts Services Company, Inc.
Allegiance Benefit Plan Management Inc	Cigna Healthcare of Indiana Inc	Express Scripts Specialty Distribution Services, Inc.
Allegiance Cobra Services Inc	Cigna Healthcare of Maine Inc	Express Scripts Strategic Development, Inc.
Allegiance Life & Health Insurance Co	Cigna Healthcare of Massachusetts Inc	Express Scripts Utilization Management, Inc.
Allegiance Re Inc	Cigna Healthcare of New Hampshire Inc	Express Scripts, Inc.
American Retirement Life Insurance Company	Cigna Healthcare of New Jersey Inc	Former Cigna Investments Inc
Arizona Healthplan Inc	Cigna Healthcare of North Carolina Inc	Freco, Inc.
Benefit Management Corp	Cigna Healthcare of Pennsylvania Inc	GreatWest Healthcare of Illinois Inc
BioPartners in Care, Inc.	Cigna Healthcare of South Carolina	Hazard Center Investment Co LLC
Bravo Health Mid-Atlantic, Inc.	Cigna Healthcare of St Louis Inc	Healthbridge Reimbursement & Product Support, Inc.
Bravo Health Pennsylvania, Inc.	Cigna Healthcare of Tennessee Inc	Healthbridge, Inc.
Breakthrough Behavioral, Inc.	Cigna Healthcare of Texas Inc	Healthsource Benefits Inc
Brighter, Inc.	Cigna Healthcare of Utah Inc	Healthsource Inc
Care Continuum, Inc.	Cigna Holding Company	Healthsource Properties Inc
CareAllies, Inc.	Cigna Holdings Inc	Healthspring Life & Health Insurance Company
CG Individual Tax Benefit Payments Inc	Cigna Holdings Overseas Inc	Healthspring of Florida, Inc.
CG Life Pension Benefit Payments Inc	Cigna Integrated Care Inc	Healthspring, Inc.
CG LINA Pension Benefit Payments Inc	Cigna Intellectual Property Inc	IHN Inc.
Chiro Alliance Corporation	Cigna International Corporation	Intermountain Underwriters Inc
Cigna Arbor Life Insurance Company	Cigna International Finance Inc	Kronos Optimal Health Company
Cigna Benefit Technology Solutions, Inc.	Cigna International Services Inc	Loyal American Life Insurance Company
Cigna Benefits Financing, Inc.	Cigna Investment Group Inc	Lynnfield Compounding Center, Inc.
Cigna Dental Health Inc	Cigna Investments Inc	Lynfield Drug, Inc.
Cigna Dental Health of California Inc	Cigna Linden Holdings Inc	MAH Pharmacy, LLC
Cigna Dental Health of Colorado Inc	Cigna Managed Care Benefits Company	Malta Merger Sub, Inc.
Cigna Dental Health of Delaware Inc	Cigna National Health Insurance Company	Managed Care Consultants Inc
Cigna Dental Health of Florida Inc	Cigna Poplar Holdings Inc	Matrix Healthcare Services, Inc.
Cigna Dental Health of Illinois Inc	Cigna RE Corporation	MCC Independent Practice Assoc of New York Inc
Cigna Dental Health of Kansas Inc	Cigna Resource Manager Inc	MDLive, Inc.
Cigna Dental Health of Kentucky Inc	Cigna Worldwide Insurance Company	Medco Containment Insurance Company of New York
Cigna Dental Health of Maryland Inc	Connecticut General Benefit Payments Inc.	Medco Containment Life Insurance Company
Cigna Dental Health of Missouri Inc	Connecticut General Corporation	Medco Health Information Network Partners, Inc.
Cigna Dental Health of New Jersey Inc	Connecticut General Life Insurance Company	Medco Health Puerto Rico, LLC
Cigna Dental Health of North Carolina Inc	Curascript, Inc.	Medco Health Services, Inc.
Cigna Dental Health of Ohio Inc	Diversified NY IPA, Inc.	Medco Health Solutions, Inc.
Cigna Dental Health of Pennsylvania Inc	Diversified Pharmaceutical Services, Inc.	Mediversal Inc
Cigna Dental Health of Texas Inc	ESI GP Holdings, Inc.	Medsolutions Holdings, Inc.
Cigna Dental Health of Virginia Inc	ESI Mail Order Processing, Inc.	MSI Health Organization of Texas
Cigna Dental Healthplan of Arizona Inc	ESI Mail Pharmacy Service, Inc.	Olympic Health Management Services Inc
Cigna Direct Marketing Company Inc.	Evernorth Behavioral Health of California, Inc.	Olympic Health Management Systems Inc
Cigna Federal Benefits Inc	Evernorth Behavioral Health of Texas, Inc.	Priority Healthcare Corporation
Cigna Global Holdings Inc	Evernorth Behavioral Health, Inc.	Priority Healthcare Distribution, Inc.
Cigna Global Insurance Company Limited	Evernorth Care Solutions, Inc.	Provident American Life and Health Insurance Company
Cigna Global Reinsurance Company LTD	Evernorth Enterprise Services, Inc.	QUALCARE ALLIANCE NETWORKS, INC.
Cigna Health and Life Insurance Company	Evernorth Health, Inc.	QUALCARE, INC.
Cigna Health Corporation	Evernorth Sales Operations, Inc.	Sagamore Health Network Inc
Cigna Health Management Inc	Evernorth Strategic Development, Inc.	SCIBAL ASSOCIATES, INC.
Cigna Healthcare Benefits Inc	eviCore 1, LLC	Spectracare Health Care Ventures, Inc.
Cigna Healthcare Holdings Inc	Express Reinsurance Company	SpectraCare, Inc.
Cigna Healthcare Inc	Express Scripts Administrators, LLC	Sterling Life Insurance Company
Cigna Healthcare Mid-Atlantic Inc	Express Scripts Canada Holding Company	Tel-Drug Inc
Cigna Healthcare of Arizona Inc	Express Scripts Health Information Network Partners, Inc.	United Benefit Life Insurance Company
Cigna Healthcare of California Inc	Express Scripts Pharmaceutical Procurement, LLC	Universal Claims Administration
Cigna Healthcare of Colorado Inc	Express Scripts Pharmacy, Inc.	Verity Solutions Group, Inc.
Cigna Healthcare of Connecticut Inc	Express Scripts Sales Operations, Inc.	

2. The manner in which the Board of Directors sets forth for allocating the consolidated federal income tax:

The Company is party to Cigna's Consolidated Federal Income Tax Agreement (the Agreement), which sets forth the method of allocation of Cigna's federal income taxes to its wholly-owned domestic subsidiaries subject to The Agreement. The Agreement provides for immediate reimbursement to companies with net operating losses to the extent that their losses are utilized to reduce consolidated taxable income; while those companies with current taxable income as calculated under federal separate return provisions, are liable for payments determined as if they had each filed a separate return. However, current credit is given for any foreign tax credit, operating loss, or investment tax credit carryovers actually utilized in the current consolidated return.

G. Federal or Foreign Federal Income Tax Loss Contingencies:

(1) The statute of limitations for Cigna's consolidated income tax returns through 2016 have closed. Cigna has filed amended consolidated returns for various years and the pending refunds are subjected to Internal Revenue Service (IRS) review. Cigna is currently under examination for 2015 through 2018. No material impacts are anticipated for the Company.

(2) In management's opinion the Company has adequate tax liabilities to address potential exposures involving tax positions the Company has taken that may be challenged by the IRS upon audit. These liabilities could be revised in the near term if estimates of the Company's ultimate liability change as a result of new developments or change in circumstances. No material contingent tax liability is included in the Company's current federal income tax payable. The Company does not expect a significant increase in federal contingent tax liability within the next twelve months.

H. Repatriation Transition (RTT)

Not Applicable

I. Alternative Minimum Tax (AMT) credit

Not Applicable

NOTES TO FINANCIAL STATEMENTS

Note 10 – Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A. - C. Nature of the Relationship Involved

The Company made a cash capital contributions of \$10,000,000 on March 31, 2020 to ARLIC, its wholly owned subsidiary.

On February 19, 2013, the Company entered into a line of credit agreement with Cigna Holdings, Inc. ("CHI") under which LALIC can borrow up to \$30,000,000 from CHI. The agreement provides for two rate/maturity options; a) a variable rate payable on demand or b) a fixed rate with a stated maturity not to exceed 270 days. There were no amounts outstanding at December 31, 2021, and borrowings during the year were not material.

On February 19, 2013, the Company also entered into a line of credit agreement with Cigna Corporation ("Cigna") under which Cigna can borrow up to \$30,000,000 from LALIC. Borrowing terms under this agreement are identical to the terms under the LALIC/CHI agreement discussed above. Cigna did not borrow under this agreement in 2021.

D. Amounts Due From or To Related Parties

At December 31, 2021, the Company reported \$6,748,494 as amounts due from affiliated companies and \$15,313,391 due to affiliated companies. The terms of the agreements require that these amounts be settled within 90 days.

E. Guarantees or Undertakings

Not Applicable

F. Material Management or Service Contracts and Cost-Sharing Arrangements

- (1) The Company and certain related parties have entered into service contracts and cost-sharing arrangements, including an expense sharing agreement in which the parties share expenses for certain shared services. These arrangements include providing or being provided with management services, computers, data processing and other services, as well as equipment, supplies and office space. The Company also allocates a portion of its operating expenses to affiliated companies for which it performs certain administrative services. The Company paid \$128,473,842 in 2021 and \$123,876,041 in 2020 under these arrangements and received \$74,327,840 in 2021 and \$71,109,489 and 2020.
- (2) The Company's investment portfolio is managed by Cigna Investments, Inc. ("CII"). The company paid CII \$650,177 and \$405,752 in 2021 and 2020, related to those services.
- (3) LALIC entered into an agreement with Cigna Health Management ("CHM"), effective June 5, 2015 whereby CHM will provide consultative services with respect to demand management in conjunction with the administration of health benefit plans and health insurance policies; specifically CHM provides a 24-hour health information telephone line in which nurses answer questions, explain medical options and suggest resources. The Company paid CHM \$36,211 and \$40,361 in 2021 and 2020, related to these services.
- (4) LALIC entered into an agreement with Cigna Health and Life Insurance Company ("CHLIC"), effective November 1, 2015, whereby CHLIC will provide LALIC access to and support for the CignaPlus Savings dental discount program to be offered to LALIC customers. The Company paid CHLIC \$4,323 in 2021 and \$4,716 in 2020 for these services.
- (5) Salaried officers and other key employees of the Company are eligible to be awarded shares of Cigna Common Stock in the form of stock options, restricted stock grants, dividend equivalent rights and grants of Cigna Common Stock in lieu of cash payable under various plans. Costs allocated to the Company for the awards was \$159,550 in 2021 and \$194,094 in 2020.

G. Nature of the Control Relationship

All of the Company's outstanding common stock is directly owned by Cigna Health and Life Insurance Company, a Connecticut domiciled insurance company, whose ultimate parent is Cigna Corporation ("Cigna"), a Delaware domiciled insurance holding company.

H. - O. Not applicable.

Note 11 – Debt

Not applicable.

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

A. - F. Not applicable.

G. Consolidated/Holding Company Plans

(1) Employees' Retirement Plan:

- (a) Effective January 1, 2013, the Company participates in the Cigna 401(k) Plan (the Savings Plan) that is sponsored by Cigna. Employees are eligible to participate in the Savings Plan immediately upon hire; however, a one-year service requirement must be met to receive company contributions. Expense allocated to the Company was \$609,979 in 2021.

(2) Deferred Compensation Plans:

Not applicable.

(3) Post Retirement Benefits - Not applicable

H. Postemployment Benefits and Compensated Absences

The Company accrues obligations for post employment benefits and compensated absences in accordance with SSAP No. 11.

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

(1) Recognition of the Existence of the Act

In December 2003, the Medicare Prescription Drug, Improvement and Modernization Act of 2003 ("the Act") became law. Under the Act, starting in 2006, retirees will have the ability to obtain prescription drug benefits through a new Medicare Part D program and companies that continue to provide postretirement prescription drug benefits to their retirees may be eligible to receive a new federal subsidy.

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

The Medicare Modernization Act had no impact on the Company's postretirement benefits.

(3) Disclosure of Gross Benefit Payments

Not Applicable.

NOTES TO FINANCIAL STATEMENTS

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

(1) Number of Share and Par or State Value of Each Class

The Company has 2,500 shares authorized and 1,800 shares issued and outstanding. All shares are class A shares.

(2) Dividend Rate, Liquidation Value and Redemption Schedule of Preferred Stock Issues

Not applicable

(3) Dividend Restrictions

The maximum amount of dividends that can be paid to stockholders by life insurance companies domiciled in the State of Ohio without prior approval of the Insurance Commissioner is the greater of 10% of surplus as regards to policyholders or net income as of the preceding December 31, but only to the extent of earned surplus as of the preceding December 31.

(4) Dates and Amounts of Dividends Paid

The Company paid a \$65,000,000 extraordinary dividend to its parent, CHLIC, on November 10, 2021.

(5) Profits that may be Paid as Ordinary Dividends to Stockholders

The amount available to dividend in 2021 without prior approval of the Ohio Department of Insurance is \$0 based on earned surplus.

(6) - (9) Not applicable.

(10) The Portion of Unassigned Funds (Surplus) Represented or Reduced by Unrealized Gains and Losses is: \$(138,163,863).

(11) - (13) Not applicable.

Note 14 – Liabilities, Contingencies and Assessments

A. Not applicable.

B. Assessments

(1) Assessments Where Amount is Known or Unknown

The Company operates in a regulatory environment that may result in it being assessed by various state insurance guaranty funds to help pay for the cost of other insurance company insolvencies. These assessments are generally recoverable in most states over a 3 to 10 year period through reduction in future premium tax liabilities. The Company periodically adjusts its accrual for future assessments utilizing information provided by the National Organization of Life and Health Insurance Guaranty Associations. At December 31, 2021, the Company held a liability for future assessments of \$331,098. The Company also holds an asset for premium tax offsets related to guaranty fund assessments paid or accrued.

(2) Assessments

Assets recognized from paid and accrued tax offsets for the year ended December 31, 2019, are as follows:

a. Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end	\$ 795,897
b. Decreases current year:	
Premium tax offsets applied	155,096
c. Increases current year:	
Premium tax offsets accrued	(103,641)
Allowance for unrealizability	—
d. Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end	\$ 537,160

(3) Guaranty Fund Liabilities and Assets Related to Assessments from Insolvencies for Long-Term Care Contracts

On March 1, 2017, the Commonwealth Court of Pennsylvania entered an order of liquidation of Penn Treaty Network America Insurance Company, together with its subsidiary American Network Insurance Company (collectively "Penn Treaty", a long-term care insurance carrier), triggering guaranty fund coverage and accrual of a liability. For the year ended December 31, 2021, the Company recorded a credit of \$348,169 in taxes licenses and fees, including assessments paid and its estimate of future assessments net of future premium tax offsets on a discounted basis. This assessment is expected to be updated in future periods for changes in the estimate of the insolvency.

Assessments billed or expected to be billed within one year of the insolvency are recorded at amounts billed or expected to be billed. A liability for future assessments (expected to be due after one year) and, assets related to billed and unbilled assessments have been recorded on a discounted basis.

a. Discount Rate Applied

3.5%

b. The undiscounted and discounted amount of the guaranty fund assessments and related assets by insolvency:

Name of the Insolvency	Guaranty Fund Assessment		Related Assets	
	Undiscounted	Discounted	Undiscounted	Discounted
Penn Treaty Network America Insurance Company and American Network Insurance Company	\$ 390,951	\$ 239,897	\$ 461,042	\$ 411,717

c. Number of jurisdictions, ranges of years used to discount and weighted average number of years of the discounting time period for payables and recoverables by insolvency:

Name of the Insolvency	Payables			Recoverables		
	Number of Jurisdictions	Range of Years	Weighted Average Number of Years	Number of Jurisdictions	Range of Years	Weighted Average Number of Years
Name of the Insolvency						
Penn Treaty Network America Insurance Company and American Network Insurance Company	11	2-55	14	41	2-60	7

C. - E. Not applicable.

F. All Other Contingencies

Other Legal Matters

NOTES TO FINANCIAL STATEMENTS

In the normal course of its business operations, the Company is involved in litigation and other regulatory matters from time to time with claimants, beneficiaries, and other parties. When the Company, in the normal course of its regular review of such matters has determined that a material loss is reasonably possible, the matter is disclosed. In accordance with Statutory Accounting Principles, when litigation or other regulatory matters result in loss contingencies that are both probable and estimable, the Company accrues the estimated loss by a charge to operations. The amount accrued represents management's best estimate of the probable loss at the time. If only a range of estimated losses can be determined, the Company accrues an amount within the range that, in management's judgment, reflects the most likely outcome. If none of the estimates within the range is a better estimate than any other amount, the Company accrues the mid-point of the range.

Management does not believe that litigation or other matters currently pending against the Company would have a material adverse effect on the Company's results of operations, financial condition or liquidity based on its current knowledge of those matters.

Note 15 – Leases

A. Lessee Operating Lease

- (1) Lessee's Leasing Arrangements - not applicable
- (2) Leases with Initial or Remaining Noncancelable Lease Terms in Excess of One Year

LALIC leases its home office facilities under a fifteen year non-cancellable operating lease, which ends on January 31, 2023. The lease may be renewed for two additional five year terms at market rates then in effect. Future minimum annual rentals under the leases are as follows:

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

Year Ending December 31	Operating Leases
1. 2022	\$ 1,138,409
2. 2023	\$ 95,701
3. 2024	\$ —
4. 2025	\$ —
5. 2026	\$ —
6. Total	\$ 1,234,110

B. Lessor Leases - not applicable.

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

Not applicable.

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

Not applicable.

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

Not applicable.

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

Not applicable.

Note 20 – Fair Value Measurements

A. Fair Value Measurements

Fair value is defined as the price at which an asset could be exchanged in an orderly transaction between market participants at the balance sheet date. The Company's financial assets have been classified based upon a hierarchy defined by SAP. The hierarchy gives the highest ranking to fair values determined using unadjusted quoted prices in active markets for identical assets and liabilities (Level 1) and the lowest ranking to fair values determined using methodologies and models with unobservable inputs (Level 3). An asset's or a liability's classification is based on the lowest level input that is significant to its measurement. For example, a financial asset or liability carried at fair value would be classified in Level 3 if unobservable inputs were significant to the instrument's fair value, even though the measurement may be derived using inputs that are both observable (Levels 1 and 2) and unobservable (Level 3).

- Level 1 Inputs for instruments classified in Level 1 include unadjusted quoted prices for identical assets in active markets accessible at the measurement date. Active markets provide pricing data for trades occurring at least weekly and include exchanges and dealer markets.
- Level 2 Inputs for instruments classified in Level 2 include quoted prices for similar assets in active markets, quoted prices from those willing to trade in markets that are not active, or other inputs that are market observable or can be corroborated by market data for the term of the instrument. Such other inputs include market interest rates and volatilities, spreads and yield curves. An instrument is classified in Level 2 if the Company determines that unobservable inputs are insignificant. Level 2 assets primarily include corporate bonds valued using recent trades of similar securities or pricing models that discount future cash flows at estimated market interest rates.
- Level 3 Certain inputs for instruments classified in Level 3 are unobservable (supported by little or no market activity) and significant to their resulting fair value measurement. Unobservable inputs reflect the Company's best estimate of what hypothetical market participants would use to determine a transaction price for the asset or liability at the reporting date.

SSAP 100 allows the use of net asset value (NAV) as a practical expedient to fair value for investments in investment companies where there is no readily determinable fair value. There were no such investments owned by the Company for either period presented.

- (1) Fair Value Measurements at Reporting Date
None.
- (2) Fair Value Measurements in (Level 3) of the Fair Value Hierarchy
None.

NOTES TO FINANCIAL STATEMENTS

(3)	Policies when Transfers Between Levels are Recognized None.							
(4)	Description of Valuation Techniques and Inputs Used in Fair Value Measurement No financial instruments at fair value							
(5)	Fair Value Disclosures None.							
B.	Fair Value Reporting under SSAP 100 and Other Accounting Pronouncements The Company provides additional fair value information in Notes 1 and 5.							
C.	Fair Value Level The following tables provide the fair value, carrying value, and classification in the fair value hierarchy of the Company's financial instruments as of December 31, 2021 and 2020.							
	Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
	December 31, 2021							
	Bonds	\$ 300,624,155	\$ 288,366,094	\$ 3,575,693	\$ 297,048,462	\$	\$	\$
	Cash, Cash Equivalents, and Short-term Investments	\$ 5,659,490	\$ 5,659,490	\$ (8,532,672)	\$ 14,192,162	\$	\$	\$
	Contract Loans	\$ \$ 35,037	\$	\$	\$	\$	\$ \$	35,037
	December 31, 2020							
	Bonds	\$ 308,255,566	\$ 281,981,668	\$ 4,153,255	\$ 304,102,311	\$	\$	\$
	Cash, Cash Equivalents, and Short-term Investments	\$ 13,327,753	\$ 13,327,753	\$ (7,744,066)	\$ 21,071,819	\$	\$	\$
	Contract Loans	\$ \$ 19,798	\$	\$	\$	\$	\$ \$	19,798

The following valuation methodologies and significant assumptions are used by the Company to determine fair value for each instrument.

Bonds

The Company estimates fair values using prices from third parties or internal pricing methods. Fair value estimates received from third-party pricing services are based on reported trade activity and quoted market prices when available, and other market information that a market participant may use to estimate fair value. Such other inputs include market interest rates and volatilities, spreads, and yield curves. The internal pricing methods are performed by the Company's investment professionals and generally involve using discounted cash flow analyses, incorporating current market inputs for similar financial instruments with comparable terms and credit quality, as well as other qualitative factors. In instances where there is little or no market activity for the same or similar instruments, the fair value is estimated using methods, models, and assumptions that the Company believes a hypothetical market participant would use to determine a current transaction price.

Short-Term Investments, Cash Equivalents, and Cash

Short-term investments, cash equivalents, and cash are carried at cost which approximates fair value. Short-term investments and cash equivalents are classified in Level 2 and cash is classified in Level 1.

D. Not Practicable to Estimate Fair Value

Contract Loans

It is not practicable to estimate the fair values of contract loans as they have no stated maturity. Contract loans are fully collateralized by the cash surrender values of the underlying insurance policies.

Type of Class or Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
Contract Loans	\$ 35,037	8%	N/A	It is not practicable to estimate the fair values of contract loans as they have no stated maturity. They are fully collateralized by the cash surrender values of the underlying insurance policies.

E. NAV Practical Expedient Investments None.

Note 21 – Other Items

- A. - B. Not applicable.
- C. Other Disclosures
Assets in the amount of \$152,717,992 and \$148,241,916 at December 31, 2021 and 2020, respectively, were on deposit with government authorities or trustees as required by law or in accordance with the terms of various reinsurance agreements.
- D. - I. Not applicable.

Note 22 – Events Subsequent

Management has evaluated the financial statements for subsequent events through February 28, 2022, the date financial statements were available to be issued.

Note 23 – Reinsurance

NOTES TO FINANCIAL STATEMENTS

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. \$
- (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

No reinsurance recoverables were written off.

C. - G Not applicable.

Note 24 – Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not applicable.

Note 25 – Change in Incurred Losses and Loss Adjustment Expenses

A. Change in Incurred Losses and Loss Adjustment Expenses

Reserves as of December 31, 2020 were \$56,389,496. As of December 31, 2021, \$35,757,227 has been paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$14,370,835 as a result of re-estimation of unpaid claims and claim adjustment expenses principally on Medicare Supplement, cancer treatment and disability income lines of insurance. Therefore, there has been a \$6,261,433 favorable prior year development since December 31, 2020 to December 31, 2021. The change is generally the result of ongoing analysis of recent loss development trends.

B. Information about Significant Changes in Methodologies and Assumptions

Original estimates are increased or decreased as additional information becomes known regarding individual claims.

Note 26 – Intercompany Pooling Arrangements

Not applicable.

Note 27 – Structured Settlements

Not applicable.

Note 28 – Health Care Receivables

Not applicable.

Note 29 – Participating Policies

- a. Participating policies represent approximately 5.4% of the total life insurance inforce at December 31, 2021. Most of the Company's life business in force is ceded under a 100% coinsurance agreement.
- b. Policyholder dividends are recognized on the policy's anniversary.
- c. Dividends to policyholders in 2021 were \$204,907, all of which was ceded to another company.
- d. No additional income was allocated to participating policyholders.

Note 30 – Premium Deficiency Reserves

Not applicable.

Note 31 – Reserves for Life Contracts and Annuity Contracts

(1) Reserve Practices

NOTES TO FINANCIAL STATEMENTS

The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.

(2) Valuation of Substandard Policies

Extra premiums are charged for substandard lives. Reserves are based on a combination of mean reserves for substandard lives and the gross premiums charged for such.

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

As of December 31, 2021, the Company had \$966,285 of insurance in force, all of which is 100% ceded, for which the gross premiums are less than the net premiums according to the standard valuation set by the State of Ohio. Reserves to cover the above insurance totaled \$381,422 at year-end and are reported in Exhibit 5, Miscellaneous Reserves section.

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

The Tabular Interest has been determined by formula as described in the instructions. The Tabular Less Actual Reserve Released has been determined by formula as described in the instructions. The Tabular Cost has been determined by formula as described in the instructions.

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

For the determination of tabular interest on funds not involving life for each valuation rate of interest, the tabular interest is calculated as one hundredth of the product of such valuation rate of interest times the mean of the amount of funds subject to such valuation rate of interest held at the beginning and end of the year of valuation.

(6) Details for Other Changes

The change in reserves in Exhibit 7, Line 4, Column 3 of \$232,722 is a balancing item.

The changes in column 4 of (\$2), column 5 of (\$98,353), and column 6 of (\$39,812) are balancing items.

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

Withdrawal Characteristics of Annuity Actuarial Reserves and Deposit-Type contract Funds and Other Liabilities Without Life or Disability Contingencies

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	\$	\$	\$	—	0.0%
(b) At book value less current surrender charge of 5% or more	9,706			9,706	0.0%
(c) At fair value					0.0%
(d) Total with market value adjustment or at fair value (total of a through c)	\$ 9,706	\$ —	\$ —	\$ 9,706	0.0%
(e) At book value without adjustment (minimal or no charge or adjustment)	88,582,350			88,582,350	95.2%
2. Not subject to discretionary withdrawal	4,428,745			4,428,745	4.8%
3. Total (gross: direct + assumed)	93,020,801	—	—	93,020,801	100.0%
4. Reinsurance ceded	93,020,801			93,020,801	
5. Total (net)* (3) - (4)	\$ —	\$ —	\$ —	\$ —	
6. Amount included in A(1)b above that will move to A(1)e in 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 A(1)b above that will move to A(1)e in the year after the statement date	\$	\$	\$	\$	

NOTES TO FINANCIAL STATEMENTS

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)	9,176,659			9,176,659	100.0%
2. Not subject to discretionary withdrawal				—	0.0%
3. Total (gross: direct + assumed)	9,176,659	—	—	9,176,659	100.0%
4. Reinsurance ceded	9,176,597			9,176,597	
5. Total (net)* (3) - (4)	\$ 62	\$	\$	\$ 62	
6. Amount included in A(1)b above that will move to A(1)e in the year after the statement date	\$	\$	\$	\$	

D. Life and Accident & Health Annual Statement:

(1) Exhibit 5, Annuities section, Total (net)	\$ —
(2) Exhibit 5, Supplementary contracts with life contingencies section, Total (net)	—
(3) Exhibit 7, Deposit-type contracts, Line 14, Column 1	62
(4) Subtotal	\$ 62
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	\$ 62

Note 33 – Analysis of Life Actuarial Reserves by Withdrawal Characteristics

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

	Account Value	General Account Cash Value	Reserve	Separate Account- Account Value	Guaranteed and Cash Value	Nonguaranteed Reserve
(1) Term Policies with Cash Value	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
(2) Universal Life	15,708,849	15,708,834	16,409,005	—	—	—
(3) Universal Life with Secondary Guarantees	—	—	—	—	—	—
(4) Indexed Universal Life	—	—	—	—	—	—
(5) Indexed Universal Life with Secondary Guarantees	—	—	—	—	—	—
(6) Indexed Life	—	—	—	—	—	—
(7) Other Permanent Cash Value Life Insurance	15,471,504	15,471,504	17,750,839	—	—	—
(8) Variable Life	—	—	—	—	—	—
(9) Variable Universal Life	—	—	—	—	—	—
(10) Miscellaneous Reserves	—	—	—	—	—	—

B. Not subject to discretionary withdrawal or no cash values:

(1) Term Policies without Cash Value	XXX	XXX	\$ 72,051,451	XXX	XXX	\$ —
(2) Accidental Death Benefits	XXX	XXX	52,979	XXX	XXX	—
(3) Disability – Active Lives	XXX	XXX	12,913	XXX	XXX	—
(4) Disability – Disabled Lives	XXX	XXX	432,313	XXX	XXX	—
(5) Miscellaneous Reserves	XXX	XXX	2,188,792	XXX	XXX	—

C. Total (gross: direct + assumed)	\$ 31,180,353	\$ 31,180,338	\$ 108,898,292	\$ —	\$ —	\$ —
D. Reinsurance Ceded	28,573,379	28,573,364	104,684,189	—	—	—
E. Total (net) (c) (D)	\$ 2,606,974	\$ 2,606,974	\$ 4,214,103	\$ —	\$ —	\$ —

NOTES TO FINANCIAL STATEMENTS

F.

	Amount
Life & Accident & Health Annual Statement:	
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 4,214,103
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	—
(3) Exhibit 5, Disability – Active Lives Section, Total (net)	—
(4) Exhibit 5, Disability – Disabled Lives Section, Total (net)	—
(5) Exhibit 5, Miscellaneous Reserves Section, Total (net)	—
(6) Subtotal	\$ 4,214,103
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))	\$ 4,214,103

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, 2019 were:

	Gross	Net of Loading
(1) Industrial	\$ —	\$ —
(2) Ordinary new business	14,303	6,024
(3) Ordinary renewal	101,021	42,550
(4) Credit life	—	—
(5) Group life	—	—
(6) Group annuity	—	—
(7) Totals	\$ 115,324	\$ 48,574

Note 35 – Separate Accounts

Not applicable.

Note 36 – Loss/Claim Adjustment Expenses

At December 31, 2021 and December 31, 2020, reserves for LAE totaled \$1,753,739 and \$1,659,778.

The Company incurred \$8,533,413 and paid \$8,439,451 of loss adjustment expenses in the current year of which \$1,025,054 of the paid amount was attributable to insured events of prior years.

The Company did not materially increase or decrease the provision for LAE related to insured events of the prior year.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company
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 [X] No []
 If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []

1.3 State Regulating? Ohio

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

1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. 0001739940

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). 05/01/2020

3.4 By what department or departments?
 Ohio Department of Insurance

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

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

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 yes, complete and file the merger history data file with the NAIC.

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

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

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

6.2 If yes, give full information:
 No

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 or government, manager or attorney in fact).

1 Nationality	2 Type of Entity
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ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company
GENERAL INTERROGATORIES

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 the 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 response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the reporting entity? Yes [] No [X]

8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [] N/A [X]

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

PriceWaterhouseCoopers LLP, 185 Asylum St. Ste 2400, Hartford, CT 06103-3404

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

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

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

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

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [] No [X] N/A []

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

The Audit Committee of Connecticut General Corporation serves as the Company's Audit Committee for the purpose of compliance with Ohio Insurance Law

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?

Mohammed Umar Gilani, FSA, MAAA, Appointed Actuary, 11200 Lakeline Blvd, Suite 100, Austin, TX 78717

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

12.13 Total book/adjusted carrying value \$

12.2 If, yes provide explanation:

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

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

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

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

All employees of Cigna Corporation and its subsidiaries, including senior managers, are subject to the same code of ethics. The Cigna Code of Ethics was amended and approved by the Board in October 2021 and became effective in December 2021.

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).

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company
GENERAL INTERROGATORIES

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 subordinate 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 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.....	\$
20.12 To stockholders not officers.....	\$
20.13 Trustees, supreme or grand (Fraternal Only)	\$

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

20.21 To directors or other officers.....	\$
20.22 To stockholders not officers.....	\$
20.23 Trustees, supreme or grand (Fraternal Only)	\$

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]

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

21.21 Rented from others.....	\$
21.22 Borrowed from others.....	\$
21.23 Leased from others	\$
21.24 Other	\$

22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [X] No []

22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment \$	
22.22 Amount paid as expenses	\$
22.23 Other amounts paid	\$

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []

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

24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [X] No []

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

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)
LifeShield National Insurance Company	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 []

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company
GENERAL INTERROGATORIES

25.02 If no, give full and complete information relating thereto

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

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

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

25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? 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. \$
 25.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$
 25.093 Total payable for securities lending reported on the liability page. \$

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

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

26.21 Subject to repurchase agreements	\$
26.22 Subject to reverse repurchase agreements	\$
26.23 Subject to dollar repurchase agreements	\$
26.24 Subject to reverse dollar repurchase agreements	\$
26.25 Placed under option agreements	\$
26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$
26.27 FHLB Capital Stock	\$
26.28 On deposit with states	\$ 3,773,107
26.29 On deposit with other regulatory bodies	\$
26.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$
26.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$
26.32 Other	\$ 148,944,885

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? Yes [] No [] N/A [X]
 If no, attach a description with this statement.

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

27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? 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 Guideline Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

28.2 If yes, state the amount thereof at December 31 of the current year. \$

29. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [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
JP Morgan Chase Bank, N.A.	4 Chase Metro Tech Center, Brooklyn NY 11245
The Bank of New York Mellon	101 Barclay Street, Mail Stop 101-0850, New York, NY 10286

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company
GENERAL INTERROGATORIES

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
Cigna Investments, Inc.	A.....

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
105811	Cigna Investments, Inc. .....	.....	SEC	DS.....

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

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 - Total

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

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company
GENERAL INTERROGATORIES

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	288,366,094	300,624,177	12,258,083
31.2 Preferred stocks			
31.3 Totals	288,366,094	300,624,177	12,258,083

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

Fair values are based on quoted market prices when available. When market prices are not available, fair value is generally estimated using discounted cash flow analyses, incorporating current market inputs for similar financial instruments with comparable terms and credit quality. In instances where there is little or no market activity for the same or similar instruments, the Company estimates fair value using methods, models and assumptions that the Company believes a hypothetical market participant would use to determine a current transaction price. These valuation techniques involve some level of estimation and judgment by the Company which become significant with increasingly complex instruments or pricing models. Where appropriate, adjustments are included to reflect the risk inherent in a particular methodology, model or input used.

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 [] No [X]

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 [] 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 of each self-designated 5GI security:
 a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
 b. Issuer or obligor is current on all contracted interest and principal payments.
 c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
 Has the reporting entity self-designated 5GI securities? Yes [] No [X]

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 a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
 d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
 Has the reporting entity self-designated PLGI securities? Yes [] No [X]

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 [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company
GENERAL INTERROGATORIES

OTHER

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

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

1 Name	2 Amount Paid
.....	

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

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

1 Name	2 Amount Paid
.....	

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

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
.....	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company
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 []

1.2 If yes, indicate premium earned on U.S. business only \$ 214,285,163

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$
 1.31 Reason for excluding:

 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$

1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$ 167,532,831

1.6 Individual policies:
 Most current three years:
 1.61 Total premium earned \$ 44,675,552
 1.62 Total incurred claims \$ 35,259,333
 1.63 Number of covered lives 19,607

All years prior to most current three years
 1.64 Total premium earned \$ 169,609,613
 1.65 Total incurred claims \$ 132,273,498
 1.66 Number of covered lives 54,545

1.7 Group policies:
 Most current three years:
 1.71 Total premium earned \$

All years prior to most current three years
 1.74 Total premium earned \$

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator	265,575,138	282,304,482
2.2 Premium Denominator	363,332,959	374,027,445
2.3 Premium Ratio (2.1/2.2)	0.731	0.755
2.4 Reserve Numerator	62,599,760	58,994,077
2.5 Reserve Denominator	235,203,663	215,689,692
2.6 Reserve Ratio (2.4/2.5)	0.266	0.274

3.1 Does this reporting entity have Separate Accounts? Yes [] No []

3.2 If yes, has a Separate Accounts Statement been filed with this Department? Yes [] No [] N/A []

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

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 []

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

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

4. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:
 4.1 Amount of loss reserves established by these annuities during the current year: \$

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

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company
GENERAL INTERROGATORIES

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

5.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

5.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$

5.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

5.4 If yes, please provide the balance of funds administered as of the reporting date. \$

6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A [X]

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

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

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

7.1 Direct Premium Written	\$	7,718,453
7.2 Total Incurred Claims	\$	9,393,258
7.3 Number of Covered Lives		25,857

*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 chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No []

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

Life, Accident and Health Companies Only:

9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [X] No []

9.2 Net reimbursement of such expenses between reporting entities:

9.21 Paid	\$	128,473,842
9.22 Received	\$	74,327,840

10.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]

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

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

11. For stock reporting entities only:

11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$ 144,234,712

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

12.11 Cash	\$	261,293,877
12.12 Stock	\$	

13.1 Does the reporting entity reinsurance any Workers' Compensation Carve-Out business defined as: Yes [] No [X]
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

13.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No []

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
13.32 Paid claims
13.33 Claim liability and reserve (beginning of year)
13.34 Claim liability and reserve (end of year)
13.35 Incurred claims

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company
GENERAL INTERROGATORIES

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

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

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

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

Fraternal Benefit Societies Only:

14. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes [] No []

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

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

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

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

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

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

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

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

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

20. When and by whom are the officers and directors elected?

21. What are the qualifications for membership?

22. What are the limiting ages for admission?

23. What is the minimum and maximum insurance that may be issued on any one life?

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

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

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

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

27. What proportion of first and subsequent year's payments may be used for management expenses?
 27.11 First Year%
 27.12 Subsequent Years%

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

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

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

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

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

30.2 If yes, when?

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

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

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

32.3 If yes, explain

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

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

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

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

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

Date	Outstanding Lien Amount
.....

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company

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)	295,841	311,715	326,173	339,699	352,383
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	72,555	76,550	80,488	84,829	96,120
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	1,966	2,474	2,741	3,022	3,423
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	370,362	390,739	409,402	427,550	451,926
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)	7,563	10,584	14,349	20,566	23,616
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)					
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)					
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)	7,563	10,584	14,349	20,566	23,616
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)	4,289,721	4,161,315	3,723,029	3,105,699	2,072,061
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)					
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)	1,480,557	1,658,310	1,865,853	2,169,190	2,605,716
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)					
18.3 A & H-other (Line 20.4, Col. 10)	357,562,681	368,207,819	366,351,543	339,996,307	306,833,647
19. Aggregate of all other lines of business (Line 20.4, Col. 11)					
20. Total	363,332,959	374,027,445	371,940,425	345,271,196	311,511,424
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	403,004,012	411,450,468	367,867,440	338,740,173	310,550,432
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	269,378,102	251,429,672	233,002,461	221,898,874	213,943,578
23. Aggregate life reserves (Page 3, Line 1)	4,214,104	3,029,163	1,903,497	946,538	332,317
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1					
24. Aggregate A & H reserves (Page 3, Line 2)	178,614,239	164,585,122	152,848,507	143,144,778	134,993,285
25. Deposit-type contract funds (Page 3, Line 3)	62	62	119	1,589	1,618
26. Asset valuation reserve (Page 3, Line 24.01)	2,554,733	2,310,477	2,013,332	1,748,462	1,542,662
27. Capital (Page 3, Lines 29 and 30)	5,400,000	5,640,000	5,640,000	5,640,000	5,640,000
28. Surplus (Page 3, Line 37)	128,225,910	154,380,796	129,224,979	111,201,299	90,966,854
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	36,327,826	52,688,735	17,623,308	16,692,017	33,039,585
Risk-Based Capital Analysis					
30. Total adjusted capital	137,533,844	163,345,133	137,676,734	119,200,522	98,604,994
31. Authorized control level risk - based capital	22,816,174	22,662,728	25,123,693	24,105,821	21,114,826
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)	77.8	74.2	72.6	78.1	75.2
33. Stocks (Lines 2.1 and 2.2)	20.7	22.3	20.8	20.3	20.9
34. Mortgage loans on real estate (Lines 3.1 and 3.2)					
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short-term investments (Line 5)	1.5	3.5	6.6	1.6	3.8
37. Contract loans (Line 6)	0.0	0.0	0.0	0.0	
38. Derivatives (Page 2, Line 7)					
39. Other invested assets (Line 8)					
40. Receivables for securities (Line 9)					
41. Securities lending reinvested collateral assets (Line 10)					
42. Aggregate write-ins for invested assets (Line 11)					
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company
FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2021	2 2020	3 2019	4 2018	5 2017
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)					
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	76,712,016	84,547,835	68,726,671	63,074,932	59,672,120
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
48. Affiliated mortgage loans on real estate					
49. All other affiliated					
50. Total of above Lines 44 to 49	76,712,016	84,547,835	68,726,671	63,074,932	59,672,120
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)	39,916,428	36,932,615	38,010,257	41,977,588	43,115,161
53. Total admitted assets (Page 2, Line 28, Col. 3)	403,004,012	411,450,468	367,867,440	338,740,173	310,550,432
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	9,531,466	9,069,591	8,664,118	8,355,231	7,490,388
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)		19,795	15,254		
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	22,164,181	20,821,164	(24,348,261)	(38,597,188)	(41,481,562)
57. Total of above Lines 54, 55 and 56	31,695,647	29,910,550	(15,668,889)	(30,241,957)	(33,991,174)
Benefits and Reserve Increases (Page 6)					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8)	1,558,749	1,194,018	616,406	596,999	349,608
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	231,845,400	231,153,517	259,632,506	241,281,127	210,877,484
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	1,184,940	1,125,666	956,959	614,221	273,435
61. Increase in A & H reserves (Line 19, Col. 6)	14,029,118	11,736,616	10,450,401	8,151,492	6,903,254
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)					
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	25.1	24.7	22.6	24.4	25.8
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	3.8	4.3	4.8	7.6	6.1
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	68.6	65.8	73.5	73.1	70.6
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	0.1	0.1	0.1	0.2	0.2
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	27.2	26.9	24.5	26.1	27.7
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)	268,697	193,232	560,193	589,038	526,243
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)	440,805	544,070	717,298	636,904	674,250
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)	49,859,366	51,968,117	51,070,098	45,682,844	44,978,058
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)	55,948,691	53,971,839	53,570,247	48,827,004	44,269,601
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)	(178,144)	(294,384)	(61,649)	(449,960)	(513,538)
74. Ordinary - individual annuities (Page 6, Col. 4)					
75. Ordinary-supplementary contracts	XXX	XXX	XXX		
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7)					
77. Group life (Page 6.2, Col. 1 Less Cols. 7 and 9)					
78. Group annuities (Page 6, Col. 5)					
79. A & H-group (Page 6.5, Col. 3)				(715,586)	11,711
80. A & H-credit (Page 6.5, Col. 10)					
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10)	19,054,985	27,187,078	14,057,405	9,691,915	9,553,288
82. Aggregate of all other lines of business (Page 6, Col. 8)					
83. Fraternal (Page 6, Col. 7)					
84. Total (Page 6, Col. 1)	18,876,841	26,892,689	13,995,756	8,526,369	9,051,461

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

Yes [] No []

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group		10 Total Amount of Insurance	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance	Number of			
							7 Policies	8 Certificates		
1. In force end of prior year			27,063	388,265			4	1,839	2,474	
2. Issued during year			804	7,563					390,739	
3. Reinsurance assumed			2	54					7,563	
4. Revived during year .....									.54
5. Increased during year (net)										
6. Subtotals, Lines 2 to 5			806	7,617					7,617	
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases										
9. Totals (Lines 1 and 6 to 8)			27,869	395,882			4	1,839	2,474	
Deductions during year:										
10. Death			963	8,830			XXX		8,830	
11. Maturity			26	163			XXX		163	
12. Disability							XXX			
13. Expiry			184	1,876					1,876	
14. Surrender			579	6,670					6,670	
15. Lapse			258	7,678					8,186	
16. Conversion			2	121			XXX	XXX	121	
17. Decreased (net)				2,148					2,148	
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			2,012	27,486				1,780	508	
21. In force end of year (b) (Line 9 minus Line 20)			25,857	368,396			4	59	370,362	
22. Reinsurance ceded end of year	XXX		XXX	313,747	XXX		XXX	XXX	315,713	
23. Line 21 minus Line 22	XXX		XXX	54,649	XXX	(a)	XXX	XXX	54,649	
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page										
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)										
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page										
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)										

Life, Accident and Health Companies Only:

(a) Group \$; Individual \$

Fraternal Benefit Societies Only:

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

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

If not, how are such expenses met?

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company

EXHIBIT OF LIFE INSURANCE

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

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance			7,216	25,801
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing			75	312
28. Term policies - other			190	51,779
29. Other term insurance - decreasing	XXX		XXX	52
30. Other term insurance	XXX		XXX	9,643
31. Totals (Lines 27 to 30)			265	61,786
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	1,527	10,768
34. Totals, whole life and endowment	804	7,563	24,067	295,841
35. Totals (Lines 31 to 34)	804	7,563	25,859	368,395

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	7,563		348,376	20,018
38. Credit Life (Group and Individual)				
39. Group			1,966	
40. Totals (Lines 36 to 39)	7,563		350,342	20,018

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	59	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	71,118
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BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.
47.1
47.2 actual for spouse, \$1,000 per unit for children

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium			460	6,568				
49. Disability Income			XXX	XXX				
50. Extended Benefits								
51. Other								
52. Total	(a)		460	(a)	6,568	(a)	(a)	(a)

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company
EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

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

NONE

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year				
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)				
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)				
9. In force end of year (line 5 minus line 8)				
Income now payable:				
10. Amount of income payable	(a)	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a)	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	3,565	1,655,248			.293,338	.389,309,930
2. Issued during year	392	53,687			34,865	25,353,470
3. Reinsurance assumed	14	6,177			2,709	6,367,315
4. Increased during year (net)		XXX		XXX		XXX
5. Total (Lines 1 to 4)	3,971	XXX		XXX	330,912	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	184	XXX	XXX	XXX	45,945	XXX
8. Reinsurance ceded	392	XXX	XXX	XXX	99	XXX
9. Total (Lines 6 to 8)	576	XXX		XXX	46,044	XXX
10. In force end of year (line 5 minus line 9)	3,395	(a)	1,520,416	(a)	284,868	(a)
						368,291,278

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

			1 Deposit Funds		2 Dividend Accumulations	
			Contracts	Contracts	Contracts	Contracts
1. In force end of prior year					1	
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)						
5. Total (Lines 1 to 4)					1	
Deductions During Year:						
6. Decreased (net)						
7. Reinsurance ceded						
8. Total (Lines 6 and 7)						
9. In force end of year (line 5 minus line 8)					1	
10. Amount of account balance					(a)	62 (a)

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS ^(b)

Allocated by States and Territories

States, Etc.	1 Active Status (a)	Life Contracts			Direct Business Only		6 Total Columns 2 through 5 (b)	7 Deposit-Type Contracts
		2 Life Insurance Premiums		3 Annuity Considerations	4	5		
		Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees		Other Considerations				
1. Alabama	AL	430,696	1,860	.3,609,298			4,041,854	132
2. Alaska	AK	4,687	.653	1,394,204			1,399,544	
3. Arizona	AZ	51,459	.39	1,855,358			1,906,856	1,112
4. Arkansas	AR	207,793	.205	4,265,477			4,473,474	151
5. California	CA	163,774	.802	37,066,571			37,231,147	1,393
6. Colorado	CO	59,905	.23	1,893,172			1,953,099	248
7. Connecticut	CT	35,253	.26	3,376,797			3,412,076	
8. Delaware	DE	21,716	.21	141,213			162,950	
9. District of Columbia	DC	8,131		.442,572			.450,703	
10. Florida	FL	358,580	.100,307	11,973,948			12,432,834	1,707
11. Georgia	GA	333,795	.75,887	4,285,376			4,695,059	2,069
12. Hawaii	HI	7,406	.30	.914,094			.921,531	698
13. Idaho	ID	19,769		2,709,977			2,729,745	
14. Illinois	IL	299,266	.204	.9,547,466			9,846,937	
15. Indiana	IN	275,564	.352	9,413,154			9,689,070	466
16. Iowa	IA	77,172	.18,918	2,469,784			2,565,874	214
17. Kansas	KS	141,504	.127	.7,899,824			8,041,454	61
18. Kentucky	KY	216,178	.189	5,242,469			5,458,836	200
19. Louisiana	LA	210,906	.111	.4,338,301			4,549,318	164
20. Maine	ME	47,092	.203	2,616,113			2,663,408	
21. Maryland	MD	89,688	.504	.400,654			.490,847	1,685
22. Massachusetts	MA	48,928	.219	.298,776			.347,923	385
23. Michigan	MI	128,750	.290	.8,140,990			8,270,030	94
24. Minnesota	MN	36,205	.65	.5,598,532			5,699,974	159
25. Mississippi	MS	243,832	.2,012	.5,656,292			5,902,136	244
26. Missouri	MO	204,455	.76,042	.4,024,611			4,305,108	
27. Montana	MT	5,025	.65	.1,048,375			1,053,465	
28. Nebraska	NE	54,276	.621	.2,438,404			2,493,300	4,114
29. Nevada	NV	39,527	.6	.568,561			.608,094	4,372
30. New Hampshire	NH	12,159	.37	.125,587			.137,783	
31. New Jersey	NJ	152,186	.1,658	.17,192,496			17,346,340	.88
32. New Mexico	NM	54,675	.15	.1,782,950			1,837,640	.88
33. New York	NY	10,023	.126	.193,236			.203,386	.297
34. North Carolina	NC	486,441	.502	.4,768,007			5,254,951	.17,487
35. North Dakota	ND	4,317		.150,352			.154,669	
36. Ohio	OH	198,790	.61	.4,389,109			.4,587,960	
37. Oklahoma	OK	132,932	.122	.3,282,399			.3,415,453	
38. Oregon	OR	52,791	.13	.22,983,882			.23,036,686	.23
39. Pennsylvania	PA	224,073	.9,456	.3,457,572			.3,691,101	.69
40. Rhode Island	RI	14,727	.64	.32,005			.46,796	
41. South Carolina	SC	349,084	.570	.5,074,425			.5,424,079	1,363
42. South Dakota	SD	40,358	.8	.789,608			.829,973	
43. Tennessee	TN	393,296	.667	.9,107,627			.9,501,590	.577
44. Texas	TX	955,582	.156	.28,955,591			.29,911,329	.3,659
45. Utah	UT	24,503	.345	.993,469			.1,018,317	.110
46. Vermont	VT	88,740	.245	.3,368,856			.3,457,842	
47. Virginia	VA	216,426	.158	.1,119,001			.1,335,585	.1,109
48. Washington	WA	92,872	.36	.35,110,744			.35,203,652	.234
49. West Virginia	WV	132,014	.434	.1,049,674			.1,182,121	
50. Wisconsin	WI	53,843	.36	.1,126,004			.1,179,883	
51. Wyoming	WY	8,105		.356,527			.364,632	
52. American Samoa	AS	N	.85				.85	
53. Guam	GU	N	.943				.943	.153
54. Puerto Rico	PR	N	.11,628	.2	.5,799		.17,428	
55. U.S. Virgin Islands	VI	L	.7,555	.86	.8,733		.16,375	
56. Northern Mariana Islands	MP	N						
57. Canada	CAN	N						
58. Aggregate Other Alien	OT	XXX	149,807		.525		.150,332	804
59. Subtotal		XXX	7,689,203	359,836	289,054,540		297,103,578	.45,729
90. Reporting entity contributions for employee benefits plans		XXX						
91. Dividends or refunds applied to purchase paid-up additions and annuities		XXX						
92. Dividends or refunds applied to shorten endowment or premium paying period		XXX						
93. Premium or annuity considerations waived under disability or other contract provisions		XXX	90,473		.24,574		.115,047	
94. Aggregate or other amounts not allocable by State		XXX						
95. Totals (Direct Business)		XXX	7,779,676	359,836	289,079,114		.297,218,625	.45,729
96. Plus reinsurance assumed		XXX	25,355		.79,637,444		.79,662,799	
97. Totals (All Business)		XXX	7,805,031	359,836	.368,716,558		.376,881,424	.45,729
98. Less reinsurance ceded		XXX	3,522,480	359,836	.10,344,696		.14,227,012	.45,729
99. Totals (All Business) less Reinsurance Ceded		XXX	4,282,551		(c) 358,371,862		.362,654,412	
DETAILS OF WRITE-INS								
58001. ZZ Other Alien		XXX	149,807		.525		.150,332	804
58002.		XXX						
58003.		XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX						
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX	149,807		.525		.150,332	804
9401.		XXX						
9402.		XXX						
9403.		XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page		XXX						
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)		XXX						

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....51 R - Registered - Non-domiciled RRGs.....

E - Eligible - Reporting entities eligible or approved to write surplus lines in the state..... Q - Qualified - Qualified or accredited reinsurer.....

N - None of the above - Not allowed to write business in the state.....6

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

Premiums are allocated to the state in which the related policy or certificate holder resides

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company

PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of December 31, 2021:

Entity Name	EIN	State	NAIC CODE
Cigna Corporation (A Delaware corporation and ultimate parent company)	82-4991898	DE	
Cigna Holding Company	06-1059331	DE	
Cigna Holdings, Inc.	06-1072796	DE	
Cigna Intellectual Property, Inc.	51-0402128	DE	
Cigna Investment Group, Inc.	06-1095823	DE	
Cigna International Finance, Inc.	52-0291385	DE	
Former Cigna Investments, Inc.	23-1914061	DE	
Cigna Investments, Inc.	06-0861092	DE	
Cigna Benefits Financing, Inc.	01-0947889	DE	
CareAllies, Inc.	26-0180898	DE	
CareAllies Accountable Care Collaborative LLC	85-0954556	DE	
CareAllies Accountable Care Network LLC	85-0935554	DE	
CareAllies Accountable Care Solutions LLC	00-0000000	DE	
Connecticut General Corporation	06-0840391	CT	
Benefit Management Corp.	81-0585518	MT	
Allegiance Life & Health Insurance Company	20-4433475	MT	12814
Allegiance Re, Inc.	20-3851464	MT	
Allegiance Benefit Plan Management, Inc.	81-0400550	MT	
Allegiance COBRA Services, Inc.	71-0916514	MT	
Allegiance Provider Direct, LLC	26-2201582	MT	
Community Health Network, LLC	84-1461840	MT	
Intermountain Underwriters, Inc.	81-0425785	MT	
Allegiance Care Management, LLC	03-0507057	MT	
HealthSpring, Inc.	20-1821898	DE	
NewQuest, LLC	76-0628370	TX	
NewQuest Management Northeast, LLC	52-1929677	DE	
Bravo Health Mid-Atlantic, Inc.	52-2259087	MD	10095
Bravo Health Pennsylvania, Inc.	52-2363406	PA	11524
HealthSpring Life & Health Insurance Company, Inc.	20-8534298	TX	12902
HealthSpring of Florida, Inc.	65-1129599	FL	11532
NewQuest Management of Illinois, LLC	77-0632665	IL	
NewQuest Management of Florida, LLC	20-4954206	FL	

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Cigna CORPORATION
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Entity Name	EIN	State	NAIC CODE
HealthSpring Management of America, LLC	20-8647386	DE	
NewQuest Management of West Virginia, LLC	45-0633893	DE	
TexQuest, LLC	75-3108527	DE	
HouQuest, LLC	75-3108521	DE	
GulfQuest, LP	76-0657035	TX	
NewQuest Management of Alabama, LLC	33-1033586	AL	
HealthSpring USA, LLC	72-1559530	TN	
Tennessee Quest, LLC	20-5524622	TN	
HealthSpring Pharmacy Services, LLC	26-2353476	DE	
HealthSpring Pharmacy of Tennessee, LLC	26-2353772	DE	
Home Physicians Management, LLC	20-4266628	DE	
Alegis Care Services, LLC	35-2562415	DE	
Alegis Care Services of Colorado, LLC	85-0909305	CO	
Cigna Arbor Life Insurance Company	03-0452349	CT	13733
Evernorth Behavioral Health, Inc.	41-1648670	MN	
Evernorth Behavioral Health of California, Inc.	94-3107309	CA	
Evernorth Behavioral Health of Texas, Inc.	75-2751090	TX	
MCC Independent Practice Association of New York, Inc.	06-1346406	NY	
Cigna Dental Health, Inc.	59-2308055	FL	
Cigna Dental Health Plan of Arizona, Inc.	86-0807222	AZ	47013
Cigna Dental Health of California, Inc.	59-2600475	CA	
Cigna Dental Health of Colorado, Inc.	59-2675861	CO	11175
Cigna Dental Health of Delaware, Inc.	59-2676987	DE	95380
Cigna Dental Health of Florida, Inc.	59-1611217	FL	52021
Cigna Dental Health of Illinois, Inc.	06-1351097	IL	
Cigna Dental Health of Kansas, Inc.	59-2625350	KS	52024
Cigna Dental Health of Kentucky, Inc.	59-2619589	KY	52108
Cigna Dental Health of Maryland, Inc.	20-2844020	MD	48119
Cigna Dental Health of Missouri, Inc.	06-1582068	MO	11160
Cigna Dental Health of New Jersey, Inc.	59-2308062	NJ	11167
Cigna Dental Health of North Carolina, Inc.	56-1803464	NC	95179
Cigna Dental Health of Ohio, Inc.	59-2579774	OH	47805

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company

PART 1 -- ORGANIZATION CHART			
Cigna CORPORATION (A Delaware corporation and ultimate parent company)			
The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of December 31, 2021:			

Entity Name	EIN	State	NAIC CODE
Cigna Dental Health of Pennsylvania, Inc.	52-1220578	PA	47041
Cigna Dental Health of Texas, Inc.	59-2676977	TX	95037
Cigna Dental Health of Virginia, Inc.	52-2188914	VA	52617
Cigna Health Corporation	62-1312478	DE	
Healthsource, Inc.	02-0387748	DE	
Cigna HealthCare of Arizona, Inc.	86-0334392	AZ	95125
Cigna HealthCare of California, Inc.	95-3310115	CA	
Cigna HealthCare of Colorado, Inc.	84-1004500	CO	95604
Cigna HealthCare of Connecticut, Inc.	06-1141174	CT	95660
Cigna HealthCare of Florida, Inc.	59-2089259	FL	95136
Cigna HealthCare of Georgia, Inc.	58-1641057	GA	96229
Cigna HealthCare of Illinois, Inc.	36-3385638	IL	95602
Cigna HealthCare of Indiana, Inc.	35-1679172	IN	95525
Cigna HealthCare of Maine, Inc.	01-0418220	ME	
Cigna HealthCare of Massachusetts, Inc.	02-0402111	MA	
Cigna HealthCare Mid-Atlantic, Inc.	52-1404350	MD	
Cigna HealthCare of New Hampshire, Inc.	02-0387749	NH	95493
Cigna HealthCare of New Jersey, Inc.	22-2720890	NJ	95500
Cigna HealthCare of North Carolina, Inc.	56-1479515	NC	95132
Cigna HealthCare of Pennsylvania, Inc.	23-2301807	PA	
Cigna HealthCare of St. Louis, Inc.	36-3359925	MO	95635
Cigna HealthCare of South Carolina, Inc.	06-1185590	SC	95708
Cigna HealthCare of Tennessee, Inc.	62-1218053	TN	95606
Cigna HealthCare of Texas, Inc.	74-2767437	TX	95383
Cigna HealthCare of Utah, Inc.	62-1230908	UT	
Temple Insurance Company Limited	00-0000000		
Arizona Health Plan, Inc.	86-3581583	AZ	
Healthsource Properties, Inc.	02-0467679	NH	
Managed Care Consultants, Inc.	88-0241365	NV	
Cigna Benefit Technology Solutions, Inc.	02-0515554	DE	
Sagamore Health Network, Inc.	35-1641636	IN	
Cigna Healthcare Holdings, Inc.	84-0985843	CO	

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PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
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Entity Name	EIN	State	NAIC CODE
Great-West Healthcare of Illinois, Inc.	93-1174749	IL	
Cigna Healthcare, Inc.	02-0495422	VT	
Connecticut General Life Insurance Company	06-0303370	CT	62308
CareAllies, LLC	81-2760646	DE	
Evernorth Direct Health, LLC	32-0222252	DE	
Gillette Ridge Community Council, Inc.	00-0000000	CT	
Gillette Ridge Golf, LLC	20-3700105	DE	
Hazard Center Investment Company LLC	52-2149519	DE	
Tel-Drug of Pennsylvania, LLC	23-3074013	PA	
GRG Acquisitions LLC	00-0000000	DE	
Cigna Affiliates Realty Investment Group, LLC	27-5402196	DE	
Secon Properties, LP	95-2876207	CA	
Transwestern Federal Holdings, L.L.C.	00-0000000	DE	
Transwestern Federal, L.L.C.	00-0000000	DE	
CR Washington Street Investors LP	27-355688	DE	
PUR Arbors Apartments Venture LLC	45-5046449	DE	
CG Seventh Street, LLC	45-5499889	DE	
Ideal Properties II LLC	95-4838551	CA	
Mallory Square Partners I, LLC	80-0908244	DE	
Houston Briar Forest Apartments Limited Partnership	37-1708015	DE	
SB-SNH LLC	46-3593103	DE	
680 Investors LLC	00-0000000	CA	
685 New Hampshire LLC	00-0000000	CA	
Lakehills CM-CG LLC	47-4375626	DE	
Berwick Apartments LLC	81-2650133	DE	
CIG-LEI Ygnacio Associates LLC	81-3389374	DE	
CGGL Orange Collection LLC	61-1797835	DE	
CGGL City Parkway LLC	81-3313562	DE	
Heights at Bear Creek Venture LLC	81-4139432	DE	
SOMA Apartments Venture LLC	82-1732483	DE	
Arbor Heights Venture LLC	82-3315524	DE	
CG/Wood ALTA 601, LLC	82-1280312	DE	

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Entity Name	EIN	State	NAIC CODE
CPI-CII 9171 Wilshire JV LLC	82-4936006	DE	
9171 Wilshire CPI-CII LLC	82-4794800	DE	
CARING Alta Leander Investor LLC	85-2966766	DE	
CG/Wood Alta Leander Station, LLC	85-2233381	DE	
CARING Avondale Investor LLC	85-2966766	DE	
Westcore Realty CG Avondale, LLC	85-3567364	DE	
CARING Capitol Hill GP LLC	32-0570889	DE	
CARING Capitol Hill LP LLC	37-1903297	DE	
Rise-CG Capitol Hill, LP	83-1460134	DE	
CARING 3130 Investor LLC	84-1960231	DE	
CARING 9171 Wilshire Investor LLC	83-2318410	DE	
CARING Heights at Bear Creek Investor LLC	83-2318233	DE	
CARING 500 Ygnacio Investor LLC	83-2562994	DE	
CARING Alta Englewood Investor LLC	83-2851501	DE	
CARING Alta Woodson Investor LLC	83-2563284	DE	
CARING Mallory Square Investor LLC	83-2339522	DE	
CARING Soma Investor LLC	83-2563138	DE	
CARING Century Plaza Investor LLC	83-2851364	DE	
CG-Muller 550 Winchester, LLC	83-2993316	DE	
CARING Hillcrest Investor LLC	83-1400482	DE	
CI-GS Hillcrest LLC	82-1612980	DE	
CARING Alexan Enclave Investor LLC	83-2633790	DE	
CARING Orange Collection Investor LLC	83-2633886	DE	
CGGL Orange Collection Mezz LLC	00-0000000	DE	
CARING South Coast Subsidiary LLC	83-8294933	DE	
CARING 18th & Salmon Investor LLC	83-1400586	DE	
CI-GS Portland, LLC	82-4774243	DE	
CARING Firestone Investor LLC	83-3701937	DE	
CG-AQ 477 South Market Street LLC	84-2083351	DE	
CARING XR 2 International Investor LLC	83-4317078	DE	
CGGL XR 2 International LLC	84-1843578	DE	
CGGL XR 2 International JV LLC	84-1843578	DE	

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Entity Name	EIN	State	NAIC CODE
CGGL XR 2 International Mezz LLC	84-1843578	DE	
CARING XR International Investor LLC	83-3923178	DE	
CGGL XR International LLC	84-1921719	DE	
CARING JA Lofts Investor GP LLC	00-0000000	DE	
CARING JA Lofts Investor LP LLC	00-0000000	DE	
JA Lofts JV Limited Partnership	84-3395923	DE	
JA Lofts Holdings, LLC	84-3406799	DE	
RISE-CG JA Lofts Limited Partnership	84-3254168	DE	
CARING Westcore Holding Investor LLC	38-4085763	DE	
Westcore CG AC, LLC	00-0000000	DE	
Westcore CG Commerce, LLC	00-0000000	DE	
Westcore CG Dove Valley II, LLC	84-3178563	DE	
Westcore CG Venture, LLC	00-0000000	DE	
Westcore CG Dove Valley I, LLC	84-3178563	DE	
Westcore CG Camelback, LLC	84-3178563	DE	
Westcore CG Susana, LLC	84-3178563	DE	
Westcore CG Navy, LLC	84-3178563	DE	
Westcore CG I-35, LLC	84-3178563	DE	
Westcore CG Potomac Park, LLC	84-3178563	DE	
Westcore CG Fountain Lakes, LLC	84-3178563	DE	
Westcore CG Mezz, LLC	84-3178563	DE	
Westcore CG Solano, LLC	84-3178563	DE	
Westcore CG Gateway, LLC	84-3178563	DE	
Westcore CG Cedar Port, LLC	84-3178563	DE	
CARING Westcore Holding II Investor LLC	87-3646420	DE	
Westcore CG II AC, LLC	87-3624928	DE	
Westcore CG Venture II, LLC	87-3624928	DE	
Westcore CG II Park 225, LLC	87-3624928	DE	
CARING IBP Investor LLC	84-4410554	DE	
CG-LEDO IBP Venture LLC	84-4773972	DE	
CG-LEDO IBP I LLC	84-4747045	DE	
CG-LEDO IBP II LLC	84-4755025	DE	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company

PART 1 -- ORGANIZATION CHART

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The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of December 31, 2021:

Entity Name	EIN	State	NAIC CODE
CARING Interbay Investor LP LLC	85-1984627	DE	
The Flats at Interbay JV Limited Partnership	85-1955075	DE	
The Flats at Interbay Limited Partnership	85-1962013	DE	
The Flats at Interbay Holdings, LLC	85-1955731	DE	
CARING Interbay Investor GP LLC	85-1961034	DE	
CARING Deco Investor LLC	85-4265529	DE	
Deco Apartments JV LLC	86-1305728	DE	
Deco Apartments Owner LLC	86-1334095	DE	
CARING ABS Investor LLC	85-4247420	DE	
ABS Apartments Venture, L.L.C.	85-1046126	DE	
CARING Elan I Investor LLC	85-2912145	DE	
CI-GS Elan Everett Phase I, LLC	86-2964997	DE	
CARING Elan II Investor LLC	87-0928526	DE	
CI-GS Elan Everett Phase II, LLC	86-3726159	DE	
CARING St. Matthew's Investor LLC	86-1942593	DE	
ASM Apartments Venture, L.L.C.	86-1750832	DE	
CARING Montclair Investor LLC	85-4265529	DE	
Montclair Residences JV LLC	87-2772585	DE	
Montclair 11 Pine Operating Company LLC	87-2810715	DE	
Montclair 11 Pine Urban Renewal LLC	87-2790325	DE	
CARING Berwyn Investor LLC	87-1992977	DE	
Swedesford Road Apartments, LLC	87-0903685	DE	
CARING Duraleigh Investor LLC	83-2851501	DE	
CG/Wood Alta Duraleigh, LLC	85-0734624	DE	
CG/Wood Alta Duraleigh Owner, LLC	85-0655107	DE	
CG/Wood Alta Duraleigh Townhome, LLC	87-2928410	DE	
Cigna Health and Life Insurance Company	59-1031071	CT	67369
CarePlexus, LLC	45-2681649	DE	
Cigna Corporate Services, LLC	27-3396038	DE	
Cigna Insurance Agency, LLC	27-1903785	CT	
Ceres Sales of Ohio, LLC	34-1970892	OH	
Cigna National Health Insurance Company	34-0970995	OH	61727

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Entity Name	EIN	State	NAIC CODE
Provident American Life & Health Insurance Company	23-1335885	OH	67903
United Benefit Life Insurance Company	75-2305400	OH	65269
Loyal American Life Insurance Company	63-0343428	OH	65722
American Retirement Life Insurance Company	59-2760189	OH	88366
Sterling Life Insurance Company	13-1867829	IL	77399
Olympic Health Management Systems, Inc.	91-1500758	WA	
Olympic Health Management Services, Inc.	91-1599329	WA	
Cigna Ventures, LLC	83-1069280	DE	
AristaMD, Inc.	46-4080861	DE	
Buoy Health, Inc.	46-4918521	DE	
Octave Health Group, Inc.	82-5244890	DE	
Trainer Rx, Inc.	46-5264463	DE	
1EQ Inc. (d/b/a Babyscripts)	46-2332355	DE	
Verity Solutions Group, Inc.	00-0000000	DE	
Cigna & CMB Life Insurance Company Limited	00-0000000		
Cigna & CMB Health Services Company, Ltd.	00-0000000		
Cigna & CMB Asset Management Company Limited	00-0000000		
Health-Lynx, LLC	46-2086778	NJ	
QualCare Management Resources Limited Liability Company	46-1801639	NJ	
Cigna Management Company LLC	87-3374500		
Hartford Community Lender Holding LLC	87-3650143	DE	
Hartford Community Lender I LLC	87-3686301	DE	
Cigna Health Management, Inc.	23-1728483	DE	
Kronos Optimal Health Company	20-8064696	AZ	
Cigna Direct Marketing Company, Inc.	58-1136865	DE	
Tel-Drug, Inc.	46-0427127	SD	
Cigna Global Wellbeing Holdings Limited	00-0000000		
Cigna Global Wellbeing Solutions Limited	00-0000000		
Vielife Services, Inc.	98-0463704	DE	
CG Individual Tax Benefit Payments, Inc.	06-1332403	DE	
CG Life Pension Benefits Payments, Inc.	06-1332405	DE	
CG LINA Pension Benefits Payments, Inc.	06-1332401	DE	

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Entity Name	EIN	State	NAIC CODE
Cigna Federal Benefits, Inc.	62-1724116	DE	
Cigna Healthcare Benefits, Inc.	23-2741293	DE	
Cigna Integratedcare, Inc.	23-2924152	DE	
Cigna Managed Care Benefits Company	23-2741294	DE	
Cigna Re Corporation	06-1071502	DE	
Blodget & Hazard Limited	06-1522976		
Cigna Resource Manager, Inc.	06-1567902	DE	
Connecticut General Benefit Payments, Inc.	06-1252419	DE	
Healthsource Benefits, Inc.	06-1533555	DE	
IHN, Inc.	35-2041388	IN	
Mediversal, Inc.	88-0334401	NV	
Universal Claims Administration	88-0344624	NV	
Brighter, Inc.	27-1713977	DE	
Patient Provider Alliance, Inc.	80-0818758	DE	
Cigna Global Holdings, Inc.	51-0389196	DE	
Cigna International Corporation, Inc.	51-0111677	DE	
Cigna International Services, Inc.	23-2610178	DE	
Cigna International Marketing (Thailand) Limited	00-0000000		
CGO Participatos LTDA	00-0000000		
YCFM Servicos LTDA	00-0000000		
Cigna Global Reinsurance Company, Ltd.	98-0210110		
Cigna Holdings Overseas, Inc.	23-3009279	DE	
Cigna Bellevue Alpha LLC	00-0000000	DE	
Cigna Linden Holdings, Inc.	46-4110289	DE	
Cigna Laurel Holdings, Ltd.	98-1146864		
Cigna Palmetto Holdings, Ltd.	98-1232443		
Cigna Apac Holdings, Ltd.	00-0000000		
Cigna Alder Holdings, LLC	00-0000000		
Cigna Walnut Holdings, Ltd.	00-0000000		
Cigna Chestnut Holdings, Ltd.	98-1137759		
LINA Life Insurance Company of Korea	00-0000000		
Cigna International Services Australia Pty Ltd.	00-0000000		

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Entity Name	EIN	State	NAIC CODE
Cigna Hong Kong Holdings Company Limited	00-0000000		
Cigna Data Services (Shanghai) Company Limited	00-0000000		
Cigna HLA Technology Services Company Limited	00-0000000		
Cigna Worldwide General Insurance Company Limited	00-0000000		
Cigna Worldwide Life Insurance Company Limited	00-0000000		
Cigna International Health Services Sdn. Bhd.	00-0000000		
Cigna New Zealand Holdings Limited	00-0000000		
OnePath Life (NZ) Limited	00-0000000		
Cigna Life Insurance New Zealand Limited	00-0000000		
Grown Ups New Zealand Limited	00-0000000		
Cigna Life Insurance Company of Canada	AA-1560515		
Cigna Korea Chusik Heosa (A/K/A Cigna Korea Company Limited)	00-0000000		
LINA Financial Service	00-0000000		
Cigna Spruce Holdings GmbH	00-0000000		
Ascent Health Services LLC	00-0000000	DE	
Quallent Pharmaceuticals Holdings LP	00-0000000		
Quallent Pharmaceuticals Health LLC	00-0000000		
Cigna Taiwan Life Assurance Company Limited	00-0000000		
NAS Neuron Health Services, L.L.C.	00-0000000		
Claims and Risk Services Limited	00-0000000		
Egyptian Emirates Administration Services SAE	00-0000000		
Independent Health Information Technology Services L.L.C.	00-0000000		
NAS Administrative Services Company LLC	00-0000000		
Kuwait Emirates Administration Services WLL	00-0000000		
NAS United SPV	00-0000000		
Neuron LLC	00-0000000		
Cigna Nederland Gamma B.V.	00-0000000		
Cigna Sağlık Hayat ve Emeklilik A.Ş.	00-0000000		
RHP (Thailand) Limited	00-0000000		
Cigna Brokerage & Marketing (Thailand) Limited	00-0000000		
KDM (Thailand) Limited	00-0000000		
Cigna Insurance Public Company Limited	00-0000000		

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Entity Name	EIN	State	NAIC CODE
Cigna Myrtle Holdings, Ltd.	98-1154657		
Cigna Elmwood Holdings, SPRL	98-1155943		
Cigna Beechwood Holdings	98-1181787		
Cigna Life Insurance Company of Europe S.A.-N.V.	AA-1240009		
Cigna Europe Insurance Company S.A.-N.V.	00-0000000		
Cigna European Services (UK) Limited	00-0000000		
Cigna 2000 UK Pension LTD	00-0000000		
Cigna Oak Holdings, Ltd.	00-0000000		
Cigna Willow Holdings, LTD.	00-0000000		
FirstAssist Administration Limited	00-0000000		
Cigna Legal Protection U.K. Ltd.	00-0000000		
Cigna Insurance Services (Europe) Limited	00-0000000		
Cigna International Health Services, BVBA	00-0000000		
Cigna International Health Services, LLC	30-0526216	FL	
Cigna International Health Services Kenya Limited	00-0000000		
Cigna Cedar Holdings, Ltd.	00-0000000		
Cigna Insurance Middle East S.A.L.	00-0000000		
Cigna Services Middle East FZE	00-0000000		
Cigna Insurance Management Services (DIFC), Ltd.	00-0000000		
Cigna Magnolia Holdings, Ltd.	98-1232512		
Cigna Turkey Danismanlik Hizmetleri, A.S (A/K/A Cigna Turkey Consultancy Services, A.S.)	00-0000000		
Cigna Health Solution India Pvt. Ltd.	00-0000000		
Cigna Poplar Holdings, Inc.	46-4099800	DE	
PT GAR Indonesia	00-0000000		
Cigna Global Insurance Company Limited	68-0676638		
International Pharmaceutical Solutions, GmbH	00-0000000		
ManipalCigna Health Insurance Company Limited	00-0000000		
Cigna Worldwide Insurance Company	23-2088429	DE	90859
PT Asuransi Cigna	AA-5360003		
Cigna Teak Holdings, LLC	00-0000000	DE	
Evernorth Strategic Development, Inc.	85-2717903	DE	
Evernorth Enterprise Services, Inc.	85-2732455	DE	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company

PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of December 31, 2021:

Entity Name	EIN	State	NAIC CODE
Express Scripts, Inc.	43-1420563	DE	
Evernorth Health, Inc.	45-2884094	DE	
Express Scripts Services Co.	43-1832983	DE	
Diversified Pharmaceutical Services, Inc.	41-1627938	MN	
Diversified NY IPA, Inc.	16-1526641	NY	
ESI Mail Pharmacy Service, Inc.	43-1867735	DE	
Express Scripts Pharmaceutical Procurement, LLC	20-5826948	DE	
Econdisc Contracting Solutions, LLC	27-3542089	DE	
Express Scripts Sales Operations, Inc.	22-3114423	NJ	
Express Scripts Specialty Distribution Services, Inc.	43-1869712	DE	
ESI Partnership	43-1925562	DE	
ESI Resources, Inc.	41-2006555	MN	
ESI GP Holdings, Inc.	43-1925556	DE	
Express Scripts Utilization Management Company	43-1869714	DE	
Express Scripts Strategic Development, Inc.	22-2230703	NJ	
Airport Holdings, LLC	75-3040465	NJ	
CuraScript, Inc.	36-4369972	DE	
Priority Healthcare Corporation	35-1927379	IN	
Lynnfield Drug, Inc.	04-3546044	FL	
Freedom Service Company, LLC	20-3229217	FL	
Priority Healthcare Distribution, Inc.	59-3761140	FL	
Fresco, Inc.	02-0523249	FL	
Lynnfield Compounding Center, Inc.	58-2593075	FL	
SpectraCare, Inc.	61-1147068	KY	
SpectraCare Health Care Ventures, Inc.	61-1317695	KY	
Care Continuum, Inc.	61-1162797	KY	
Matrix GPO, LLC	51-0500147	IN	
Healthbridge Reimbursement & Product Support, Inc.	04-2992335	MA	
Strategic Pharmaceutical Investments, LLC	47-2658932	DE	
L&C Investments, LLC	47-5292506	DE	
Express Scripts Senior Care Holdings, Inc.	20-3126104	DE	
Express Scripts Senior Care, Inc.	20-3126075	DE	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company

PART 1 -- ORGANIZATION CHART

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Entity Name	EIN	State	NAIC CODE
ESI Mail Order Processing, Inc. (f/k/a NXI)	74-2974964	DE	
Express Reinsurance Company	27-3175443	MO	13918
Express Scripts Canada Holding Co.	43-1942542	DE	
Express Scripts Canada Co.	00-0000000		
ESI Canada	00-0000000		
ESI GP Canada ULC	00-0000000		
ESI GP2 Canada ULC	00-0000000		
Express Scripts Canada Wholesale	00-0000000		
Express Scripts Canada Services	00-0000000		
Express Scripts Pharmacy Ontario, Ltd.	00-0000000		
Express Scripts Pharmacy West, Ltd.	00-0000000		
Express Scripts Pharmacy Central, Ltd.	00-0000000		
Express Scripts Pharmacy Atlantic, Ltd.	00-0000000		
Express Scripts Canada Holding, LLC	27-1490640	DE	
Healthbridge, Inc.	26-2159005	DE	
Inside RX, LLC	82-0658250	DE	
myMatrixx Holdings, LLC	82-1350878	DE	
Matrix Healthcare Services, Inc.	59-3720653	FL	
myMatrixx-B, LLC	46-2589799	FL	
MyM Technology Services, LLC	36-4833284	FL	
Innovative Product Alignment, LLC	82-1655179	DE	
Express Scripts Health Information Network Partners, Inc.	84-5003423	DE	
Evernorth Care Solutions, Inc.	86-1465626	DE	
MDLive, Inc.	45-4937055	DE	
MDLive LLC	00-0000000	DE	
MDLivevisit, LLC	00-0000000	FL	
Breakthrough Behavioral, Inc.	00-0000000	DE	
Breakthrough Behavioral of Texas, Inc.	00-0000000	TX	
MDLive Provider Services, LLC	00-0000000	FL	
Medco Health Solutions, Inc.	22-3461740	DE	
MAH Pharmacy, LLC	27-1506930	DE	
Medco Containment Life Insurance Company	42-1425239	PA	63762

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company

PART 1 -- ORGANIZATION CHART			
Cigna CORPORATION (A Delaware corporation and ultimate parent company)			
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Entity Name	EIN	State	NAIC CODE
Medco Containment Insurance Company of NY	13-3506395	NY	34720
Accredo Health, Incorporated	55-0894449	DE	
AHG of New York, Inc.	13-3888838	NY	
Biopartners in Care, Inc.	43-1815573	MO	
Accredo Health Group, Inc.	11-3358535	DE	
Willow DSP LLC	00-0000000	DE	
Medco Europe, LLC	46-2166374	DE	
Medco Europe II, LLC	27-3709630	DE	
Express Scripts Administrators LLC	41-2063830	DE	
Medco Health Puerto Rico, LLC	81-0616525	DE	
Systemed, LLC	22-3474888	DE	
Medco Health Services, Inc.	26-3544786	DE	
Express Scripts Pharmacy, Inc.	30-0789911	DE	
Specialty Products Acquisitions, LLC	82-4405071	DE	
SureScripts, LLC	00-0000000	VA	
Medco Health Information Network Partners, Inc.	84-5017653	DE	
Evernorth Sales Operations, Inc.	85-2759151	DE	
eviCore 1, LLC	46-4676347	DE	
MedSolutions Holdings, Inc.	27-3801345	DE	
eviCore healthcare MSI, LLC	62-1615395	TN	10144
CareCore NJ, LLC	20-1089572	NJ	
CCN-WNY IPA, LLC	33-1039759	NY	
CCN NMO, LLC	45-2604992	NY	
MSI Health Organization of Texas, Inc.	32-0071543	TX	
MSIAZ I, LLC	86-1090522	TN	
MSICA I, LLC	20-1749733	TN	
MSICO I, LLC	20-1222347	TN	
MSIFL, LLC	55-0840800	TN	
MSIMD I, LLC	26-0181185	TN	
MSINC I, LLC	74-3122235	TN	
MSINH, LLC	03-0524694	TN	
MSINH II, LLC	11-3715243	TN	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company

PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
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The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of December 31, 2021:

Entity Name	EIN	State	NAIC CODE
MSINJ I, LLC	20-1749446	TN	
MSINV I, LLC	20-1761914	TN	
MSI HT, LLC	27-5492993	TN	
MSI LT, LLC	27-5493148	TN	
MSI SAR-GW, LLC	27-5493321	TN	
MSISC II, LLC	55-0840806	TN	
MSIVT I, LLC	26-0336736	TN	
MSIWA, LLC	20-2536458	TN	
Chiro Alliance Corporation	59-3466707	FL	
QPID Health, LLC	45-5569416	DE	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Exhibit 2 Line 9.3

	Insurance			5	6	7
	1 Life	2 Cost Containment	3 All Other			
09.304. Outside Sales Expense	46,885		1,153,170			1,200,055
09.397. Summary of remaining write-ins for Line 9.3 from overflow page	46,885		1,153,170			1,200,055

Additional Write-ins for Exhibit of Nonadmitted Assets Line 25

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
2504. Disallowed IMR	139,804		(139,804)
2597. Summary of remaining write-ins for Line 25 from overflow page	139,804		(139,804)

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Loyal American Life Insurance Company
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Schedule H Part 1 Line 11

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts								
									Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
1104. Interest and adjustments on contract or deposit-type contract funds	1	0.0							1	0.0							
1197. Summary of remaining write-ins for Line 11 from overflow page	1	0.0							1	0.0							