



LIFE, AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2021
OF THE CONDITION AND AFFAIRS OF THE

The Western and Southern Life Insurance Company

NAIC Group Code	0836	0836	NAIC Company Code	70483	Employer's ID Number	31-0487145
	(Current)	(Prior)				
Organized under the Laws of	Ohio			State of Domicile or Port of Entry	OH	
Country of Domicile	United States of America					
Licensed as business type:	Life, Accident and Health [X] Fraternal Benefit Societies []					
Incorporated/Organized	02/23/1888			Commenced Business	04/30/1888	
Statutory Home Office	400 Broadway			Cincinnati, OH, US 45202		
	(Street and Number)			(City or Town, State, Country and Zip Code)		
Main Administrative Office	400 Broadway					
	(Street and Number)					
	Cincinnati, OH, US 45202			513-629-1800		
	(City or Town, State, Country and Zip Code)			(Area Code) (Telephone Number)		
Mail Address	400 Broadway			Cincinnati, OH, US 45202		
	(Street and Number or P.O. Box)			(City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	400 Broadway					
	(Street and Number)					
	Cincinnati, OH, US 45202			513-629-1800		
	(City or Town, State, Country and Zip Code)			(Area Code) (Telephone Number)		
Internet Website Address	WWW.WesternSouthernLife.com					
Statutory Statement Contact	Wade Matthew Fugate			513-629-1402		
	(Name)			(Area Code) (Telephone Number)		
	CompAcctGrp@WesternSouthernLife.com			513-629-1871		
	(E-mail Address)			(FAX Number)		

OFFICERS

Chairman of Board, President & CEO	John Finn Barrett	
Secretary and Counsel	Donald Joseph Wuebbling	

OTHER

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

DIRECTORS OR TRUSTEES

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

State of	Ohio	SS
County of	Hamilton	

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

John Finn Barrett Chairman of Board, President & CEO	Donald Joseph Wuebbling Secretary and Counsel	Wade Matthew Fugate VP and Controller
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Subscribed and sworn to before me this
11th day of February, 2022

a. Is this an original filing?
b. If no,
1. State the amendment number.....
2. Date filed
3. Number of pages attached.....

Yes [X] No []



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	233,393	0	0	158	233,551
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	233,393	0	0	158	233,551
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	30,816	0	0	700	31,516
6.2 Applied to pay renewal premiums	2,425	0	0	0	2,425
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	49,764	0	0	10,462	60,226
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	83,005	0	0	11,162	94,167
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	83,005	0	0	11,162	94,167
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	359,046	0	40,136	26,843	426,025
10. Matured endowments	0	0	0	5,112	5,112
11. Annuity benefits	0	0	72,779	0	72,779
12. Surrender values and withdrawals for life contracts	112,230	0	0	1,056	113,286
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	46,182	0	0	194	46,376
15. Totals	517,458	0	112,915	33,205	663,578
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	17	102,897	0	0	0	0	7	8,143	24	111,040
17. Incurred during current year	54	296,144	0	0	0	40,136	6	32,169	60	368,449
Settled during current year:										
18.1 By payment in full	61	359,046				40,136	9	31,955	70	431,137
18.2 By payment on compromised claims									0	0
18.3 Totals paid	61	359,046	0	0	0	40,136	9	31,955	70	431,137
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	61	359,046	0	0	0	40,136	9	31,955	70	431,137
19. Unpaid Dec. 31, current year (16+17-18.6)	10	39,996	0	0	0	0	4	8,357	14	48,353
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,281	17,006,335	0	(a) 0	0	0	257	518,909	1,538	17,525,244
21. Issued during year	8	284,098							8	284,098
22. Other changes to in force (Net)	(59)	(77,441)					(14)	(17,302)	(73)	(94,743)
23. In force December 31 of current year	1,230	17,212,992	0	(a) 0	0	0	243	501,607	1,473	17,714,599

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	32,893	32,872	0	8,870	9,181
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	32,893	32,872	0	8,870	9,181
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	32,893	32,872	0	8,870	9,181

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	84,761	0	0	15	84,776
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	84,761	0	0	15	84,776
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,406	0	0	0	3,406
6.2 Applied to pay renewal premiums	468	0	0	0	468
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,867	0	0	2,692	12,559
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	13,741	0	0	2,692	16,433
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	13,741	0	0	2,692	16,433
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	11,076	0	0	0	11,076
10. Matured endowments	1,000	0	0	0	1,000
11. Annuity benefits	0	0	5,774	0	5,774
12. Surrender values and withdrawals for life contracts	4,029	0	0	0	4,029
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	4,257	0	0	0	4,257
15. Totals	20,362	0	5,774	0	26,136
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	2	5,337	0	0	0	0	1	2,397	3	7,734
17. Incurred during current year	5	6,739	0	0	0	0	6	12,538	11	19,277
Settled during current year:										
18.1 By payment in full	7	12,076				0		0	7	12,076
18.2 By payment on compromised claims									0	0
18.3 Totals paid	7	12,076	0	0	0	0	0	0	7	12,076
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	7	12,076	0	0	0	0	0	0	7	12,076
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	7	14,935	7	14,935
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	244	5,886,878	0	(a) 0	0	0	51	103,859	295	5,990,737
21. Issued during year									0	0
22. Other changes to in force (Net)	1	905,172					0	3,086	1	908,258
23. In force December 31 of current year	245	6,792,050	0	(a) 0	0	0	51	106,945	296	6,898,995

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	2,010	2,009	0	20,411	21,126
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,010	2,009	0	20,411	21,126
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,010	2,009	0	20,411	21,126

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	854,838	0	0	576	855,414
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	854,838	0	0	576	855,414
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	109,903	0	0	1,226	111,129
6.2 Applied to pay renewal premiums	35,908	0	0	0	35,908
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	207,460	0	0	38,123	245,583
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	353,271	0	0	39,349	392,620
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	353,271	0	0	39,349	392,620
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,019,623	0	31,980	43,020	1,094,623
10. Matured endowments	9,640	0	0	10,314	19,954
11. Annuity benefits	0	0	334,464	0	334,464
12. Surrender values and withdrawals for life contracts	374,785	0	0	816	375,601
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	188,768	0	954	188	189,910
15. Totals	1,592,816	0	367,398	54,338	2,014,552
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	38	272,019	0	0	0	0	30	73,253	68	345,272
17. Incurred during current year	179	1,073,188	0	0	0	31,980	18	69,414	197	1,174,582
Settled during current year:										
18.1 By payment in full	159	1,029,263				31,980	13	53,334	172	1,114,577
18.2 By payment on compromised claims									0	0
18.3 Totals paid	159	1,029,263	0	0	0	31,980	13	53,334	172	1,114,577
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	159	1,029,263	0	0	0	31,980	13	53,334	172	1,114,577
19. Unpaid Dec. 31, current year (16+17-18.6)	58	315,944	0	0	0	0	35	89,333	93	405,278
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	4,681	65,085,987	0	(a) 0	0	0	655	1,581,000	5,336	66,666,987
21. Issued during year	38	846,982							38	846,982
22. Other changes to in force (Net)	(205)	(151,925)					(32)	(26,047)	(237)	(177,972)
23. In force December 31 of current year	4,514	65,781,044	0	(a) 0	0	0	623	1,554,953	5,137	67,335,997

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	72,511	72,465	0	30,995	32,081
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	72,511	72,465	0	30,995	32,081
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	72,511	72,465	0	30,995	32,081

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arkansas

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	125,991	0	0	189	126,180
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	125,991	0	0	189	126,180
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	19,272	0	0	778	20,050
6.2 Applied to pay renewal premiums	1,342	0	0	0	1,342
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	35,767	0	0	12,192	47,959
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	56,381	0	0	12,970	69,351
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	56,381	0	0	12,970	69,351
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	119,807	0	0	25,812	145,619
10. Matured endowments	2,000	0	0	3,475	5,475
11. Annuity benefits	0	0	11,929	0	11,929
12. Surrender values and withdrawals for life contracts	77,781	0	0	5,076	82,857
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	25,415	0	0	0	25,415
15. Totals	225,003	0	11,929	34,363	271,295
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	8	32,901	0	0	0	0	9	28,179	17	61,080
17. Incurred during current year	30	110,872	0	0	0	0	3	9,318	33	120,190
Settled during current year:										
18.1 By payment in full	31	121,807				0	9	29,287	40	151,094
18.2 By payment on compromised claims									0	0
18.3 Totals paid	31	121,807	0	0	0	0	9	29,287	40	151,094
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	31	121,807	0	0	0	0	9	29,287	40	151,094
19. Unpaid Dec. 31, current year (16+17-18.6)	7	21,966	0	0	0	0	3	8,210	10	30,176
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	836	10,091,226	0	(a) 0	0	0	230	490,238	1,066	10,581,464
21. Issued during year	5	185,000							5	185,000
22. Other changes to in force (Net)	(10)	1,315,002					(13)	(14,434)	(23)	1,300,568
23. In force December 31 of current year	831	11,591,228	0	(a) 0	0	0	217	475,804	1,048	12,067,032

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	13,305	13,297	0	2,500	2,588
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	13,305	13,297	0	2,500	2,588
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	13,305	13,297	0	2,500	2,588

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF California

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	10,191,705	0	0	1,905	10,193,610
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	10,191,705	0	0	1,905	10,193,610
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	326,355	0	0	8,669	335,024
6.2 Applied to pay renewal premiums	15,136	0	0	0	15,136
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	791,133	0	0	135,773	926,906
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,132,624	0	0	144,442	1,277,066
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	1,132,624	0	0	144,442	1,277,066
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	6,423,811	0	36,022	336,377	6,796,210
10. Matured endowments	62,975	0	0	46,530	109,505
11. Annuity benefits	0	0	789,618	0	789,618
12. Surrender values and withdrawals for life contracts	1,246,606	0	0	19,333	1,265,939
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	432,752	0	2,106	6,991	441,849
15. Totals	8,166,144	0	827,746	409,231	9,403,121
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	183	1,252,074	0	0	0	0	137	313,133	320	1,565,207
17. Incurred during current year	762	7,075,112	0	0	0	36,022	345	867,941	1,107	7,979,074
Settled during current year:										
18.1 By payment in full	672	6,486,786				36,022	148	382,907	820	6,905,715
18.2 By payment on compromised claims									0	0
18.3 Totals paid	672	6,486,786	0	0	0	36,022	148	382,907	820	6,905,715
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	672	6,486,786	0	0	0	36,022	148	382,907	820	6,905,715
19. Unpaid Dec. 31, current year (16+17-18.6)	273	1,840,400	0	0	0	0	334	798,167	607	2,638,566
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	24,389	684,859,014	0	(a) 0	0	0	3,436	6,941,733	27,825	691,800,747
21. Issued during year	566	39,183,449							566	39,183,449
22. Other changes to in force (Net)	(1,345)	(27,743,328)					(448)	(833,262)	(1,793)	(28,576,590)
23. In force December 31 of current year	23,610	696,299,135	0	(a) 0	0	0	2,988	6,108,471	26,598	702,407,606

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	718,908	718,456	0	200,777	207,813
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	718,908	718,456	0	200,777	207,813
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	718,908	718,456	0	200,777	207,813

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	247,671	0	0	126	247,797
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	247,671	0	0	126	247,797
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	32,875	0	0	309	33,184
6.2 Applied to pay renewal premiums	5,741	0	0	0	5,741
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	58,826	0	0	11,531	70,357
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	97,442	0	0	11,840	109,282
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	97,442	0	0	11,840	109,282
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	153,168	0	30,539	11,443	195,150
10. Matured endowments	3,392	0	0	4,940	8,332
11. Annuity benefits	0	0	112,093	0	112,093
12. Surrender values and withdrawals for life contracts	76,661	0	0	0	76,661
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	41,238	0	0	29	41,267
15. Totals	274,459	0	142,632	16,412	433,503
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	4	25,809	0	0	0	0	23	61,592	27	87,401
17. Incurred during current year	41	176,032	0	0	0	30,539	13	35,521	54	242,092
Settled during current year:										
18.1 By payment in full	35	156,560				30,539	4	16,383	39	203,482
18.2 By payment on compromised claims									0	0
18.3 Totals paid	35	156,560	0	0	0	30,539	4	16,383	39	203,482
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	35	156,560	0	0	0	30,539	4	16,383	39	203,482
19. Unpaid Dec. 31, current year (16+17-18.6)	10	45,282	0	0	0	0	32	80,730	42	126,011
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,511	21,469,690	0	(a) 0	0	0	252	523,099	1,763	21,992,789
21. Issued during year	13	1,765,000							13	1,765,000
22. Other changes to in force (Net)	(34)	(210,176)					(22)	(41,829)	(56)	(252,005)
23. In force December 31 of current year	1,490	23,024,514	0	(a) 0	0	0	230	481,270	1,720	23,505,784

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	22,139	22,125	0	100,000	103,504
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	22,139	22,125	0	100,000	103,504
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	22,139	22,125	0	100,000	103,504

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	31,606	0	0	0	31,606
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	31,606	0	0	0	31,606
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	7,356	0	0	0	7,356
6.2 Applied to pay renewal premiums	1,790	0	0	0	1,790
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	12,018	0	0	4,367	16,385
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	21,164	0	0	4,367	25,531
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	21,164	0	0	4,367	25,531
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	102,481	0	0	0	102,481
10. Matured endowments	500	0	0	0	500
11. Annuity benefits	0	0	60,127	0	60,127
12. Surrender values and withdrawals for life contracts	8,252	0	0	0	8,252
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	7,559	0	0	0	7,559
15. Totals	118,792	0	60,127	0	178,919
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	4	24,759	0	0	0	0	1	149	5	24,908
17. Incurred during current year	11	92,077	0	0	0	0	2	5,365	13	97,442
Settled during current year:										
18.1 By payment in full	11	102,981				0		0	11	102,981
18.2 By payment on compromised claims									0	0
18.3 Totals paid	11	102,981	0	0	0	0	0	0	11	102,981
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	11	102,981	0	0	0	0	0	0	11	102,981
19. Unpaid Dec. 31, current year (16+17-18.6)	4	13,854	0	0	0	0	3	5,514	7	19,369
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	273	3,355,326	0	(a) 0	0	0	74	172,826	347	3,528,152
21. Issued during year									0	0
22. Other changes to in force (Net)	(10)	252,922					(2)	2,084	(12)	255,006
23. In force December 31 of current year	263	3,608,248	0	(a) 0	0	0	72	174,910	335	3,783,158

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	3,114	3,112	0	4,748	4,914
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,114	3,112	0	4,748	4,914
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,114	3,112	0	4,748	4,914

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	56,969	0	0	20	56,989
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	56,969	0	0	20	56,989
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	5,096	0	0	0	5,096
6.2 Applied to pay renewal premiums	947	0	0	0	947
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	16,135	0	0	1,883	18,018
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	22,178	0	0	1,883	24,061
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	22,178	0	0	1,883	24,061
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	56,972	0	0	0	56,972
10. Matured endowments					0
11. Annuity benefits	0	0	52,948	0	52,948
12. Surrender values and withdrawals for life contracts	24,751	0	0	0	24,751
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	3,398	0	0	0	3,398
15. Totals	85,121	0	52,948	0	138,069
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	1	12,444	0	0	0	0	3	9,442	4	21,886
17. Incurred during current year	11	44,528	0	0	0	0	0	(1,826)	11	42,702
Settled during current year:										
18.1 By payment in full	12	56,972				0		0	12	56,972
18.2 By payment on compromised claims									0	0
18.3 Totals paid	12	56,972	0	0	0	0	0	0	12	56,972
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	12	56,972	0	0	0	0	0	0	12	56,972
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	3	7,616	3	7,617
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	299	4,322,333	0 (a)	0	0	0	48	87,676	347	4,410,009
21. Issued during year	3	485,000							3	485,000
22. Other changes to in force (Net)	(7)	(111,095)					(5)	(2,398)	(12)	(113,493)
23. In force December 31 of current year	295	4,696,238	0 (a)	0	0	0	43	85,278	338	4,781,516

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	211,733	0	0	15	211,748
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	211,733	0	0	15	211,748
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	8,289	0	0	84	8,373
6.2 Applied to pay renewal premiums	141	0	0	0	141
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	18,138	0	0	1,828	19,966
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	26,568	0	0	1,912	28,480
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	26,568	0	0	1,912	28,480
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	156,904	0	0	0	156,904
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	29,367	0	0	(84)	29,283
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	7,968	0	0	0	7,968
15. Totals	194,239	0	0	(84)	194,155
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	4	26,799	0	0	0	0	1	636	5	27,435
17. Incurred during current year	22	135,522	0	0	0	0	1	315	23	135,837
Settled during current year:										
18.1 By payment in full	25	156,904				0		0	25	156,904
18.2 By payment on compromised claims									0	0
18.3 Totals paid	25	156,904	0	0	0	0	0	0	25	156,904
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	25	156,904	0	0	0	0	0	0	25	156,904
19. Unpaid Dec. 31, current year (16+17-18.6)	1	5,417	0	0	0	0	2	951	3	6,368
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	828	11,661,451	0	(a) 0	0	0	110	140,320	938	11,801,771
21. Issued during year	28	1,285,407							28	1,285,407
22. Other changes to in force (Net)	(51)	(371,302)					(3)	(835)	(54)	(372,137)
23. In force December 31 of current year	805	12,575,556	0	(a) 0	0	0	107	139,485	912	12,715,041

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	12,739	12,731	0	2,955	3,059
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	12,739	12,731	0	2,955	3,059
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	12,739	12,731	0	2,955	3,059

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Florida

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	7,039,195	0	0	3,313	7,042,508
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	7,039,195	0	0	3,313	7,042,508
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	665,887	0	0	9,866	675,753
6.2 Applied to pay renewal premiums	97,120	0	0	0	97,120
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,259,800	0	0	202,245	1,462,045
6.4 Other	105	0	0	0	105
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,022,912	0	0	212,111	2,235,023
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	2,022,912	0	0	212,111	2,235,023
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	6,894,796	0	457,888	474,672	7,827,356
10. Matured endowments	1,056,781	0	0	54,713	1,111,494
11. Annuity benefits	1,814	0	3,125,543	0	3,127,357
12. Surrender values and withdrawals for life contracts	2,648,887	0	0	43,554	2,692,441
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	919,401	0	13,750	2,901	936,052
15. Totals	11,521,679	0	3,597,181	575,840	15,694,700
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	224	1,348,777	0	0	0	0	1,089	850,229	1,313	2,199,006
17. Incurred during current year	1,183	8,120,592	0	0	0	457,888	72	350,392	1,255	8,928,873
Settled during current year:										
18.1 By payment in full	1,123	7,951,577				457,888	259	529,385	1,382	8,938,850
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1,123	7,951,577	0	0	0	457,888	259	529,385	1,382	8,938,850
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1,123	7,951,577	0	0	0	457,888	259	529,385	1,382	8,938,850
19. Unpaid Dec. 31, current year (16+17-18.6)	284	1,517,792	0	0	0	0	902	671,237	1,186	2,189,029
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	27,420	554,082,241	0	(a) 0	0	0	10,409	11,480,829	37,829	565,563,070
21. Issued during year	321	16,825,867							321	16,825,867
22. Other changes to in force (Net)	(1,506)	(24,095,538)					(462)	(270,202)	(1,968)	(24,365,740)
23. In force December 31 of current year	26,235	546,812,570	0	(a) 0	0	0	9,947	11,210,627	36,182	558,023,197

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,374,804	1,373,940	0	1,843,112	1,907,699
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,374,804	1,373,940	0	1,843,112	1,907,699
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,374,804	1,373,940	0	1,843,112	1,907,699

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,333,385	0	0	870	1,334,255
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,333,385	0	0	870	1,334,255
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	92,581	0	0	1,567	94,148
6.2 Applied to pay renewal premiums	8,481	0	0	0	8,481
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	163,158	0	0	16,386	179,544
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	264,220	0	0	17,953	282,173
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	264,220	0	0	17,953	282,173
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,032,318	0	25,300	43,368	1,100,986
10. Matured endowments	0	0	0	2,656	2,656
11. Annuity benefits	0	0	253,186	0	253,186
12. Surrender values and withdrawals for life contracts	237,175	0	0	8,318	245,493
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	169,133	0	540	16,596	186,269
15. Totals	1,438,626	0	279,026	70,938	1,788,590
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	27	136,616	0	0	0	0	19	30,739	46	167,356
17. Incurred during current year	162	1,095,408	0	0	0	25,300	17	65,979	179	1,186,687
Settled during current year:										
18.1 By payment in full	157	1,032,318				25,300	14	46,024	171	1,103,642
18.2 By payment on compromised claims									0	0
18.3 Totals paid	157	1,032,318	0	0	0	25,300	14	46,024	171	1,103,642
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	157	1,032,318	0	0	0	25,300	14	46,024	171	1,103,642
19. Unpaid Dec. 31, current year (16+17-18.6)	32	199,707	0	0	0	0	22	50,694	54	250,401
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	4,951	96,645,414	0	(a) 0	0	0	518	890,908	5,469	97,536,322
21. Issued during year	71	3,784,469							71	3,784,469
22. Other changes to in force (Net)	(98)	(989,495)					(35)	(50,745)	(133)	(1,040,240)
23. In force December 31 of current year	4,924	99,440,388	0	(a) 0	0	0	483	840,163	5,407	100,280,551

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	125,717	125,638	0	149,889	155,141
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	125,717	125,638	0	149,889	155,141
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	125,717	125,638	0	149,889	155,141

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	25,673	0	0	15	25,688
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	25,673	0	0	15	25,688
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	8,472	0	0	113	8,585
6.2 Applied to pay renewal premiums	1,104	0	0	0	1,104
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,801	0	0	1,983	8,784
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	16,377	0	0	2,096	18,473
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	16,377	0	0	2,096	18,473
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	27,059	0	23,000	6,711	56,770
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	66,353	0	0	0	66,353
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	294	0	0	0	294
15. Totals	93,706	0	23,000	6,711	123,417
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	1	3,359	0	0	0	0	2	4,770	3	8,129
17. Incurred during current year	4	33,122	0	0	0	23,000	2	6,107	6	62,229
Settled during current year:										
18.1 By payment in full	2	27,059				23,000	2	6,711	4	56,770
18.2 By payment on compromised claims									0	0
18.3 Totals paid	2	27,059	0	0	0	23,000	2	6,711	4	56,770
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	2	27,059	0	0	0	23,000	2	6,711	4	56,770
19. Unpaid Dec. 31, current year (16+17-18.6)	3	9,422	0	0	0	0	2	4,166	5	13,588
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	220	2,722,131	0 (a)	0	0	0	49	103,224	269	2,825,355
21. Issued during year									0	0
22. Other changes to in force (Net)	(8)	(60,785)					(3)	(5,439)	(11)	(66,224)
23. In force December 31 of current year	212	2,661,346	0 (a)	0	0	0	46	97,785	258	2,759,131

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,190	1,189	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,190	1,189	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,190	1,189	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	61,861	0	0	56	61,917
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	61,861	0	0	56	61,917
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,492	0	0	86	2,578
6.2 Applied to pay renewal premiums	2,868	0	0	0	2,868
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,756	0	0	1,261	11,017
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	15,116	0	0	1,347	16,463
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	15,116	0	0	1,347	16,463
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	(8,700)	0	0	0	(8,700)
10. Matured endowments	1,000	0	0	0	1,000
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	8,105	0	0	800	8,905
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	7,414	0	0	0	7,414
15. Totals	7,819	0	0	800	8,619
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	2	5,214	0	0	0	0	0	0	2	5,214
17. Incurred during current year	4	(7,700)	0	0	0	0	0	0	4	(7,700)
Settled during current year:										
18.1 By payment in full	4	(7,700)				0		0	4	(7,700)
18.2 By payment on compromised claims									0	0
18.3 Totals paid	4	(7,700)	0	0	0	0	0	0	4	(7,700)
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	4	(7,700)	0	0	0	0	0	0	4	(7,700)
19. Unpaid Dec. 31, current year (16+17-18.6)	2	5,214	0	0	0	0	0	0	2	5,214
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	196	2,818,646	0	(a) 0	0	0	28	52,902	224	2,871,548
21. Issued during year	1	50,000							1	50,000
22. Other changes to in force (Net)	(1)	283,208					(2)	191	(3)	283,399
23. In force December 31 of current year	196	3,151,854	0	(a) 0	0	0	26	53,093	222	3,204,947

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	21,981,125	0	0	2,507	21,983,632
2. Annuity considerations	100	0	0	0	100
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	21,981,225	0	0	2,507	21,983,732
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	940,709	0	0	33,708	974,417
6.2 Applied to pay renewal premiums	669,874	0	0	0	669,874
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,039,476	0	0	759,125	3,798,601
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	4,650,059	0	0	792,833	5,442,892
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	4,650,059	0	0	792,833	5,442,892
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	13,035,172	0	75,621	1,306,567	14,417,360
10. Matured endowments	94,593	0	0	171,799	266,392
11. Annuity benefits	11,661	0	1,835,867	0	1,847,528
12. Surrender values and withdrawals for life contracts	5,712,711	0	0	149,670	5,862,381
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	1,166,980	0	6,225	(444)	1,172,761
15. Totals	20,021,117	0	1,917,713	1,627,592	23,566,422
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	320	3,142,251	0	0	0	0	919	2,191,736	1,239	5,333,987
17. Incurred during current year	1,689	12,704,242	0	0	0	75,621	307	1,400,850	1,996	14,180,713
Settled during current year:										
18.1 By payment in full	1,654	13,129,765				75,621	378	1,478,366	2,032	14,683,752
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1,654	13,129,765	0	0	0	75,621	378	1,478,366	2,032	14,683,752
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1,654	13,129,765	0	0	0	75,621	378	1,478,366	2,032	14,683,752
19. Unpaid Dec. 31, current year (16+17-18.6)	355	2,716,728	0	0	0	0	848	2,114,220	1,203	4,830,948
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	53,913	1,569,776,242	0	(a) 0	0	0	11,817	30,780,286	65,730	1,600,556,528
21. Issued during year	1,097	64,124,117							1,097	64,124,117
22. Other changes to in force (Net)	(3,096)	(73,179,905)					(681)	(916,981)	(3,777)	(74,096,886)
23. In force December 31 of current year	51,914	1,560,720,454	0	(a) 0	0	0	11,136	29,863,305	63,050	1,590,583,759

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,333,112	1,332,274	0	794,323	822,158
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,333,112	1,332,274	0	794,323	822,158
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,333,112	1,332,274	0	794,323	822,158

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2021

NAIC Group Code 0836

NAIC Company Code 70483

LIFE INSURANCE					
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1	2	3	5
		Ordinary	Credit Life (Group and Individual)	Group	Total
1.	Life insurance	12,562,149	0	0	12,568,106
2.	Annuity considerations				0
3.	Deposit-type contract funds		XXX		0
4.	Other considerations				0
5.	Totals (Sum of Lines 1 to 4)	12,562,149	0	0	12,568,106
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1	Paid in cash or left on deposit	977,029	0	0	1,022,492
6.2	Applied to pay renewal premiums	188,956	0	0	188,956
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,448,232	0	0	3,520,933
6.4	Other	78	0	0	78
6.5	Totals (Sum of Lines 6.1 to 6.4)	3,614,295	0	0	4,732,459
Annuities:					
7.1	Paid in cash or left on deposit				0
7.2	Applied to provide paid-up annuities				0
7.3	Other				0
7.4	Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0
8.	Grand Totals (Lines 6.5 plus 7.4)	3,614,295	0	0	4,732,459
DIRECT CLAIMS AND BENEFITS PAID					
9.	Death benefits	12,309,054	0	288,788	14,253,460
10.	Matured endowments	89,954	0	0	507,264
11.	Annuity benefits	12,848	0	4,834,163	4,847,011
12.	Surrender values and withdrawals for life contracts	3,613,135	0	0	3,924,360
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0
14.	All other benefits, except accident and health	1,372,323	0	8,008	1,400,842
15.	Totals	17,397,314	0	5,130,959	24,932,937
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398.	Summary of Line 13 from overflow page	0	0	0	0
1399.	Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year	321	1,849,029	0	0	0	0	1,293	2,582,428	1,614	4,431,458
17. Incurred during current year	2,106	12,518,749	0	0	0	288,788	535	2,201,883	2,641	15,009,420
Settled during current year:										
18.1 By payment in full	2,059	12,399,008				288,788	576	2,072,928	2,635	14,760,724
18.2 By payment on compromised claims									0	0
18.3 Totals paid	2,059	12,399,008	0	0	0	288,788	576	2,072,928	2,635	14,760,724
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	2,059	12,399,008	0	0	0	288,788	576	2,072,928	2,635	14,760,724
19. Unpaid Dec. 31, current year (16+17-18.6)	368	1,968,770	0	0	0	0	1,252	2,711,383	1,620	4,680,153
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	53,432	979,133,132	0	(a) 0	0	0	16,684	43,307,158	70,116	1,022,440,290
21. Issued during year	719	52,094,357							719	52,094,357
22. Other changes to in force (Net)	(3,063)	(50,973,775)					(1,052)	(1,415,615)	(4,115)	(52,389,390)
23. In force December 31 of current year	51,088	980,253,714	0	(a) 0	0	0	15,632	41,891,543	66,720	1,022,145,257

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	2,527,071	2,525,483	0	2,179,162	2,255,525
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,527,071	2,525,483	0	2,179,162	2,255,525
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,527,071	2,525,483	0	2,179,162	2,255,525

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 1



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	161,324	0	0	134	161,458
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	161,324	0	0	134	161,458
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	17,495	0	0	1,109	18,604
6.2 Applied to pay renewal premiums	1,756	0	0	0	1,756
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	36,585	0	0	17,645	54,230
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	55,836	0	0	18,754	74,590
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	55,836	0	0	18,754	74,590
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	161,875	0	0	29,291	191,166
10. Matured endowments	0	0	0	1,139	1,139
11. Annuity benefits	0	0	68,968	0	68,968
12. Surrender values and withdrawals for life contracts	67,941	0	0	6,909	74,850
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	34,293	0	0	8	34,301
15. Totals	264,109	0	68,968	37,347	370,424
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	5	14,505	0	0	0	0	5	8,076	10	22,581
17. Incurred during current year	39	187,781	0	0	0	0	11	34,420	50	222,201
Settled during current year:										
18.1 By payment in full	31	161,875				0	10	30,430	41	192,305
18.2 By payment on compromised claims									0	0
18.3 Totals paid	31	161,875	0	0	0	0	10	30,430	41	192,305
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	31	161,875	0	0	0	0	10	30,430	41	192,305
19. Unpaid Dec. 31, current year (16+17-18.6)	13	40,411	0	0	0	0	6	12,066	19	52,477
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,035	11,849,710	0	(a) 0	0	0	431	877,430	1,466	12,727,140
21. Issued during year	3	160,000							3	160,000
22. Other changes to in force (Net)	(63)	(385,652)					(28)	(31,364)	(91)	(417,016)
23. In force December 31 of current year	975	11,624,058	0	(a) 0	0	0	403	846,066	1,378	12,470,124

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	9,403	9,397	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	9,403	9,397	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	9,403	9,397	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	675,137	0	0	1,041	676,178
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	675,137	0	0	1,041	676,178
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	64,421	0	0	1,847	66,268
6.2 Applied to pay renewal premiums	2,825	0	0	0	2,825
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	95,285	0	0	44,938	140,223
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	162,531	0	0	46,785	209,316
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	162,531	0	0	46,785	209,316
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	991,144	0	76,388	65,169	1,132,701
10. Matured endowments	6,735	0	0	3,584	10,319
11. Annuity benefits	0	0	86,016	0	86,016
12. Surrender values and withdrawals for life contracts	227,139	0	0	14,153	241,292
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	69,962	0	0	786	70,748
15. Totals	1,294,980	0	162,404	83,692	1,541,076
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	21	184,318	0	0	0	0	199	139,676	220	323,994
17. Incurred during current year	123	1,035,969	0	0	0	76,388	26	72,515	149	1,184,871
Settled during current year:										
18.1 By payment in full	112	997,879				76,388	36	68,753	148	1,143,020
18.2 By payment on compromised claims									0	0
18.3 Totals paid	112	997,879	0	0	0	76,388	36	68,753	148	1,143,020
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	112	997,879	0	0	0	76,388	36	68,753	148	1,143,020
19. Unpaid Dec. 31, current year (16+17-18.6)	32	222,407	0	0	0	0	189	143,438	221	365,845
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	3,327	48,368,454	0	(a) 0	0	0	1,903	2,621,346	5,230	50,989,800
21. Issued during year	23	1,363,911							23	1,363,911
22. Other changes to in force (Net)	(207)	(2,930,106)					(116)	(72,624)	(323)	(3,002,730)
23. In force December 31 of current year	3,143	46,802,259	0	(a) 0	0	0	1,787	2,548,722	4,930	49,350,981

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	163,196	163,093	0	122,861	127,166
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	163,196	163,093	0	122,861	127,166
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	163,196	163,093	0	122,861	127,166

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	4,664,176	0	0	1,734	4,665,910
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	4,664,176	0	0	1,734	4,665,910
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	344,012	0	0	9,878	353,890
6.2 Applied to pay renewal premiums	59,957	0	0	0	59,957
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	947,636	0	0	229,595	1,177,231
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,351,605	0	0	239,473	1,591,078
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	1,351,605	0	0	239,473	1,591,078
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,865,556	0	904,185	309,169	6,078,910
10. Matured endowments	17,948	0	0	39,841	57,789
11. Annuity benefits	0	0	9,713,092	0	9,713,092
12. Surrender values and withdrawals for life contracts	1,409,725	0	0	90,014	1,499,739
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	468,113	0	71,497	988	540,598
15. Totals	6,761,342	0	10,688,774	440,012	17,890,128
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	145	989,122	0	0	0	0	263	495,890	408	1,485,012
17. Incurred during current year	944	4,700,523	0	0	0	904,185	108	359,642	1,052	5,964,350
Settled during current year:										
18.1 By payment in full	917	4,883,504				904,185	107	349,010	1,024	6,136,699
18.2 By payment on compromised claims									0	0
18.3 Totals paid	917	4,883,504	0	0	0	904,185	107	349,010	1,024	6,136,699
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	917	4,883,504	0	0	0	904,185	107	349,010	1,024	6,136,699
19. Unpaid Dec. 31, current year (16+17-18.6)	172	806,141	0	0	0	0	264	506,522	436	1,312,663
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	20,607	363,781,232	0	(a) 0	0	0	3,675	9,194,994	24,282	372,976,226
21. Issued during year	300	8,912,702							300	8,912,702
22. Other changes to in force (Net)	(1,172)	(16,463,272)					(200)	(230,107)	(1,372)	(16,693,379)
23. In force December 31 of current year	19,735	356,230,662	0	(a) 0	0	0	3,475	8,964,887	23,210	365,195,549

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,239,225	1,238,446	0	1,180,158	1,221,514
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,239,225	1,238,446	0	1,180,158	1,221,514
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,239,225	1,238,446	0	1,180,158	1,221,514

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Louisiana

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	6,413,210	0	0	5,498	6,418,708
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	6,413,210	0	0	5,498	6,418,708
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	253,875	0	0	3,565	257,440
6.2 Applied to pay renewal premiums	7,994	0	0	0	7,994
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	466,710	0	0	75,233	541,943
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	728,579	0	0	78,798	807,377
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	728,579	0	0	78,798	807,377
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,573,236	0	96,932	72,253	3,742,421
10. Matured endowments	29,794	0	0	20,586	50,380
11. Annuity benefits	18	0	810,207	0	810,225
12. Surrender values and withdrawals for life contracts	765,840	0	0	58,186	824,026
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	177,456	0	282	340	178,078
15. Totals	4,546,344	0	907,421	151,365	5,605,130
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	139	720,861	0	0	0	0	153	145,379	292	866,240
17. Incurred during current year	690	3,874,190	0	0	0	96,932	61	99,711	751	4,070,833
Settled during current year:										
18.1 By payment in full	683	3,603,030				96,932	48	92,839	731	3,792,801
18.2 By payment on compromised claims									0	0
18.3 Totals paid	683	3,603,030	0	0	0	96,932	48	92,839	731	3,792,801
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	683	3,603,030	0	0	0	96,932	48	92,839	731	3,792,801
19. Unpaid Dec. 31, current year (16+17-18.6)	146	992,021	0	0	0	0	166	152,251	312	1,144,273
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	25,299	417,099,286	0	(a) 0	0	0	8,315	8,073,211	33,614	425,172,497
21. Issued during year	920	27,528,199							920	27,528,199
22. Other changes to in force (Net)	(1,344)	(21,648,337)					(268)	(174,904)	(1,612)	(21,823,241)
23. In force December 31 of current year	24,875	422,979,148	0	(a) 0	0	0	8,047	7,898,307	32,922	430,877,455

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	232,666	232,520	0	117,759	121,886
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	232,666	232,520	0	117,759	121,886
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	232,666	232,520	0	117,759	121,886

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Maine

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	8,083	0	0	0	8,083
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	8,083	0	0	0	8,083
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,557	0	0	96	2,653
6.2 Applied to pay renewal premiums	434	0	0	0	434
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,543	0	0	766	4,309
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,534	0	0	862	7,396
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	6,534	0	0	862	7,396
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	17,370	0	0	5,415	22,785
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	2,632	0	0	0	2,632
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	7,568	0	0	0	7,568
15. Totals	27,570	0	0	5,415	32,985
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	1	5,000	0	0	0	0	0	0	1	5,000
17. Incurred during current year	8	22,078	0	0	0	0	2	5,415	10	27,493
Settled during current year:										
18.1 By payment in full	7	17,370				0	2	5,415	9	22,785
18.2 By payment on compromised claims									0	0
18.3 Totals paid	7	17,370	0	0	0	0	2	5,415	9	22,785
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	7	17,370	0	0	0	0	2	5,415	9	22,785
19. Unpaid Dec. 31, current year (16+17-18.6)	2	9,708	0	0	0	0	0	0	2	9,708
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	110	737,404	0 (a)	0	0	0	14	33,144	124	770,548
21. Issued during year									0	0
22. Other changes to in force (Net)	1	79,030					(2)	(4,547)	(1)	74,483
23. In force December 31 of current year	111	816,434	0 (a)	0	0	0	12	28,597	123	845,031

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	2,284	2,283	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,284	2,283	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,284	2,283	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Maryland

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,329,679	0	0	696	2,330,375
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	2,329,679	0	0	696	2,330,375
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	122,759	0	0	2,529	125,288
6.2 Applied to pay renewal premiums	5,865	0	0	0	5,865
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	227,284	0	0	29,803	257,087
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	355,908	0	0	32,332	388,240
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	355,908	0	0	32,332	388,240
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,606,227	0	0	89,742	1,695,969
10. Matured endowments	6,017	0	0	7,390	13,407
11. Annuity benefits	0	0	237,470	0	237,470
12. Surrender values and withdrawals for life contracts	496,183	0	0	16,719	512,902
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	87,997	0	0	202	88,199
15. Totals	2,196,424	0	237,470	114,053	2,547,947
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	61	408,666	0	0	0	0	96	89,030	157	497,695
17. Incurred during current year	244	1,567,172	0	0	0	0	44	121,961	288	1,689,133
Settled during current year:										
18.1 By payment in full	233	1,612,244				0	46	97,132	279	1,709,376
18.2 By payment on compromised claims									0	0
18.3 Totals paid	233	1,612,244	0	0	0	0	46	97,132	279	1,709,376
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	233	1,612,244	0	0	0	0	46	97,132	279	1,709,376
19. Unpaid Dec. 31, current year (16+17-18.6)	72	363,594	0	0	0	0	94	113,859	166	477,453
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	8,231	128,758,573	0	(a) 0	0	0	3,336	3,201,141	11,567	131,959,714
21. Issued during year	235	7,542,608							235	7,542,608
22. Other changes to in force (Net)	(505)	(6,702,439)					(129)	(130,764)	(634)	(6,833,203)
23. In force December 31 of current year	7,961	129,598,742	0	(a) 0	0	0	3,207	3,070,377	11,168	132,669,119

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	96,035	95,975	0	11,996	12,416
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	96,035	95,975	0	11,996	12,416
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	96,035	95,975	0	11,996	12,416

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	47,337	0	0	11	47,348
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	47,337	0	0	11	47,348
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	9,317	0	0	57	9,374
6.2 Applied to pay renewal premiums	1,079	0	0	0	1,079
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	15,374	0	0	3,604	18,978
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	25,770	0	0	3,661	29,431
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	25,770	0	0	3,661	29,431
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	70,934	0	0	2,493	73,427
10. Matured endowments	1,000	0	0	0	1,000
11. Annuity benefits	0	0	84,325	0	84,325
12. Surrender values and withdrawals for life contracts	25,491	0	0	0	25,491
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	25,848	0	0	0	25,848
15. Totals	123,273	0	84,325	2,493	210,091
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	4	32,745	0	0	0	0	4	6,864	8	39,608
17. Incurred during current year	12	40,273	0	0	0	0	3	4,146	15	44,419
Settled during current year:										
18.1 By payment in full	15	71,934				0	1	2,493	16	74,427
18.2 By payment on compromised claims									0	0
18.3 Totals paid	15	71,934	0	0	0	0	1	2,493	16	74,427
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	15	71,934	0	0	0	0	1	2,493	16	74,427
19. Unpaid Dec. 31, current year (16+17-18.6)	1	1,083	0	0	0	0	6	8,517	7	9,600
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	355	5,319,081	0	(a) 0	0	0	55	134,232	410	5,453,313
21. Issued during year									0	0
22. Other changes to in force (Net)	(13)	(51,219)					0	4,123	(13)	(47,096)
23. In force December 31 of current year	342	5,267,862	0	(a) 0	0	0	55	138,355	397	5,406,217

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	6,463	6,459	0	12,950	13,404
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	6,463	6,459	0	12,950	13,404
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	6,463	6,459	0	12,950	13,404

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,480,298	0	0	1,860	5,482,158
2. Annuity considerations	5,323	0	0	0	5,323
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	5,485,621	0	0	1,860	5,487,481
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	541,162	0	0	24,588	565,750
6.2 Applied to pay renewal premiums	82,612	0	0	0	82,612
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,080,517	0	0	674,073	1,754,590
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,704,291	0	0	698,661	2,402,952
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	1,704,291	0	0	698,661	2,402,952
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	5,703,001	0	124,934	797,062	6,624,997
10. Matured endowments	107,525	0	0	272,109	379,634
11. Annuity benefits	0	0	1,267,064	0	1,267,064
12. Surrender values and withdrawals for life contracts	1,864,813	0	0	211,106	2,075,919
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	1,126,530	0	42,692	163	1,169,385
15. Totals	8,801,869	0	1,434,690	1,280,440	11,516,999
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	210	1,040,510	0	0	0	0	657	1,421,292	867	2,461,802
17. Incurred during current year	1,301	5,925,973	0	0	0	124,934	334	1,207,624	1,635	7,258,531
Settled during current year:										
18.1 By payment in full	1,225	5,810,526				124,934	286	1,069,171	1,511	7,004,631
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1,225	5,810,526	0	0	0	124,934	286	1,069,171	1,511	7,004,631
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1,225	5,810,526	0	0	0	124,934	286	1,069,171	1,511	7,004,631
19. Unpaid Dec. 31, current year (16+17-18.6)	286	1,155,957	0	0	0	0	705	1,559,745	991	2,715,702
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	28,558	416,681,471	0	(a) 0	0	0	10,618	27,083,458	39,176	443,764,929
21. Issued during year	303	15,807,170							303	15,807,170
22. Other changes to in force (Net)	(1,799)	(18,667,433)					(621)	(739,020)	(2,420)	(19,406,453)
23. In force December 31 of current year	27,062	413,821,208	0	(a) 0	0	0	9,997	26,344,438	37,059	440,165,646

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	671,326	670,904	0	986,268	1,020,829
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	671,326	670,904	0	986,268	1,020,829
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	671,326	670,904	0	986,268	1,020,829

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Minnesota
NAIC Group Code 0836

DURING THE YEAR 2021
NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,771,833	0	0	0	1,771,833
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,771,833	0	0	0	1,771,833
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	16,506	0	0	224	16,730
6.2 Applied to pay renewal premiums	1,985	0	0	0	1,985
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	82,471	0	0	7,524	89,995
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	100,962	0	0	7,748	108,710
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	100,962	0	0	7,748	108,710
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	953,103	0	0	12,241	965,344
10. Matured endowments	0	0	0	2,260	2,260
11. Annuity benefits	0	0	46,996	0	46,996
12. Surrender values and withdrawals for life contracts	81,176	0	0	0	81,176
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	21,735	0	1,165	306	23,206
15. Totals	1,056,014	0	48,161	14,807	1,118,982
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	11	285,154	0	0	0	0	5	11,043	16	296,197
17. Incurred during current year	42	844,078	0	0	0	0	2	6,381	44	850,459
Settled during current year:										
18.1 By payment in full	44	953,103				0	4	14,501	48	967,604
18.2 By payment on compromised claims									0	0
18.3 Totals paid	44	953,103	0	0	0	0	4	14,501	48	967,604
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	44	953,103	0	0	0	0	4	14,501	48	967,604
19. Unpaid Dec. 31, current year (16+17-18.6)	9	176,128	0	0	0	0	3	2,923	12	179,052
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	2,460	138,557,858	0	(a) 0	0	0	118	292,403	2,578	138,850,261
21. Issued during year	155	14,162,110							155	14,162,110
22. Other changes to in force (Net)	(80)	(3,694,834)					(3)	2,500	(83)	(3,692,334)
23. In force December 31 of current year	2,535	149,025,134	0	(a) 0	0	0	115	294,903	2,650	149,320,037

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	53,533	53,499	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	53,533	53,499	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	53,533	53,499	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	137,833	0	0	20	137,853
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	137,833	0	0	20	137,853
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	15,837	0	0	258	16,095
6.2 Applied to pay renewal premiums	775	0	0	0	775
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	22,209	0	0	4,395	26,604
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	38,821	0	0	4,653	43,474
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	38,821	0	0	4,653	43,474
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	131,370	0	0	9,437	140,807
10. Matured endowments					0
11. Annuity benefits	0	0	11,225	0	11,225
12. Surrender values and withdrawals for life contracts	64,975	0	0	0	64,975
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	29,693	0	0	340	30,033
15. Totals	226,038	0	11,225	9,777	247,040
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	2	16,019	0	0	0	0	107	72,822	109	88,841
17. Incurred during current year	35	149,338	0	0	0	0	178	5,557	213	154,895
Settled during current year:										
18.1 By payment in full	28	131,370				0	199	9,437	227	140,807
18.2 By payment on compromised claims									0	0
18.3 Totals paid	28	131,370	0	0	0	0	199	9,437	227	140,807
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	28	131,370	0	0	0	0	199	9,437	227	140,807
19. Unpaid Dec. 31, current year (16+17-18.6)	9	33,987	0	0	0	0	86	68,943	95	102,929
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	753	11,333,469	0	(a) 0	0	0	91	190,117	844	11,523,586
21. Issued during year	1	25,000							1	25,000
22. Other changes to in force (Net)	(34)	(318,727)					(5)	(13,001)	(39)	(331,728)
23. In force December 31 of current year	720	11,039,742	0	(a) 0	0	0	86	177,116	806	11,216,858

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	9,412	9,406	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	9,412	9,406	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	9,412	9,406	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	3,575,530	0	0	2,124	3,577,654
2. Annuity considerations	240	0	0	0	240
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	3,575,770	0	0	2,124	3,577,894
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	384,235	0	0	10,841	395,076
6.2 Applied to pay renewal premiums	65,340	0	0	0	65,340
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	637,026	0	0	207,142	844,168
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,086,601	0	0	217,983	1,304,584
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	1,086,601	0	0	217,983	1,304,584
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,490,575	0	24,195	421,997	4,936,767
10. Matured endowments	21,642	0	0	73,633	95,275
11. Annuity benefits	0	0	789,012	0	789,012
12. Surrender values and withdrawals for life contracts	832,919	0	0	40,905	873,824
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	592,371	0	176	6,262	598,809
15. Totals	5,937,507	0	813,383	542,797	7,293,687
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	163	747,748	0	0	0	(9,209)	419	703,132	582	1,441,671
17. Incurred during current year Settled during current year:	883	4,734,096	0	0	0	33,404	(50)	405,284	833	5,172,784
18.1 By payment in full	857	4,512,217				24,195	0	495,630	857	5,032,042
18.2 By payment on compromised claims									0	0
18.3 Totals paid	857	4,512,217	0	0	0	24,195	0	495,630	857	5,032,042
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	857	4,512,217	0	0	0	24,195	0	495,630	857	5,032,042
19. Unpaid Dec. 31, current year (16+17-18.6)	189	969,627	0	0	0	0	369	612,786	558	1,582,413
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	20,130	257,973,952	0	(a) 0	0	0	5,764	10,438,079	25,894	268,412,031
21. Issued during year	105	4,074,286							105	4,074,286
22. Other changes to in force (Net)	(1,162)	(11,462,862)					(332)	(291,270)	(1,494)	(11,754,132)
23. In force December 31 of current year	19,073	250,585,376	0	(a) 0	0	0	5,432	10,146,809	24,505	260,732,185

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	471,900	471,604	0	227,980	235,969
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	471,900	471,604	0	227,980	235,969
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	471,900	471,604	0	227,980	235,969

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 1



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	14,422	0	0	5	14,427
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	14,422	0	0	5	14,427
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,576	0	0	0	4,576
6.2 Applied to pay renewal premiums	523	0	0	0	523
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,720	0	0	933	5,653
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,819	0	0	933	10,752
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	9,819	0	0	933	10,752
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	48,645	0	0	0	48,645
10. Matured endowments	6,000	0	0	0	6,000
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	4,390	0	0	0	4,390
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	7,397	0	0	0	7,397
15. Totals	66,432	0	0	0	66,432
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	2	31,533	0	0	(18)	(581,244)	1	2,857	(15)	(546,854)
17. Incurred during current year	11	30,282	0	0	0	(9,209)	(1)	(2,857)	10	18,216
Settled during current year:										
18.1 By payment in full	11	54,645				0		0	11	54,645
18.2 By payment on compromised claims									0	0
18.3 Totals paid	11	54,645	0	0	0	0	0	0	11	54,645
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	11	54,645	0	0	0	0	0	0	11	54,645
19. Unpaid Dec. 31, current year (16+17-18.6)	2	7,170	0	0	(18)	(590,454)	0	0	(16)	(583,283)
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	127	1,300,406	0	(a) 0	0	0	20	37,500	147	1,337,906
21. Issued during year									0	0
22. Other changes to in force (Net)	4	196,180					0	1,049	4	197,229
23. In force December 31 of current year	131	1,496,586	0	(a) 0	0	0	20	38,549	151	1,535,135

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,144	1,143	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,144	1,143	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,144	1,143	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	21,018	0	0	27	21,045
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	21,018	0	0	27	21,045
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	5,986	0	0	0	5,986
6.2 Applied to pay renewal premiums	587	0	0	0	587
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	7,240	0	0	2,007	9,247
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	13,813	0	0	2,007	15,820
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	13,813	0	0	2,007	15,820
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	44,514	0	0	1,500	46,014
10. Matured endowments	2,000	0	0	0	2,000
11. Annuity benefits	0	0	57,143	0	57,143
12. Surrender values and withdrawals for life contracts	10,149	0	0	0	10,149
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	15,106	0	0	0	15,106
15. Totals	71,769	0	57,143	1,500	130,412
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	1	10,000	0	0	0	0	3	2,561	4	12,561
17. Incurred during current year	13	62,761	0	0	0	0	1	828	14	63,589
Settled during current year:										
18.1 By payment in full	11	46,514				0	1	1,500	12	48,014
18.2 By payment on compromised claims									0	0
18.3 Totals paid	11	46,514	0	0	0	0	1	1,500	12	48,014
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	11	46,514	0	0	0	0	1	1,500	12	48,014
19. Unpaid Dec. 31, current year (16+17-18.6)	3	26,247	0	0	0	0	3	1,889	6	28,136
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	196	1,990,712	0	(a) 0	0	0	47	86,430	243	2,077,142
21. Issued during year									0	0
22. Other changes to in force (Net)	(7)	(6,961)					(6)	(2,053)	(13)	(9,014)
23. In force December 31 of current year	189	1,983,751	0	(a) 0	0	0	41	84,377	230	2,068,128

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	409	409	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	409	409	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	409	409	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	375,258	0	0	69	375,327
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	375,258	0	0	69	375,327
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	22,684	0	0	305	22,989
6.2 Applied to pay renewal premiums	2,152	0	0	0	2,152
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	38,207	0	0	5,730	43,937
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	63,043	0	0	6,035	69,078
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	63,043	0	0	6,035	69,078
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	203,937	0	5,450	11,168	220,555
10. Matured endowments	1,217	0	0	3,236	4,453
11. Annuity benefits	0	0	88,646	0	88,646
12. Surrender values and withdrawals for life contracts	80,467	0	0	3,153	83,620
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	47,522	0	0	0	47,522
15. Totals	333,143	0	94,096	17,557	444,796
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	9	47,065	0	0	0	0	5	10,034	14	57,099
17. Incurred during current year	36	214,797	0	0	0	5,450	1	6,921	37	227,168
Settled during current year:										
18.1 By payment in full	37	205,154				5,450	3	14,404	40	225,008
18.2 By payment on compromised claims									0	0
18.3 Totals paid	37	205,154	0	0	0	5,450	3	14,404	40	225,008
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	37	205,154	0	0	0	5,450	3	14,404	40	225,008
19. Unpaid Dec. 31, current year (16+17-18.6)	8	56,708	0	0	0	0	3	2,551	11	59,259
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,404	22,322,985	0	(a) 0	0	0	112	243,595	1,516	22,566,580
21. Issued during year	33	2,187,749							33	2,187,749
22. Other changes to in force (Net)	(167)	(2,011,470)					(5)	(4,787)	(172)	(2,016,257)
23. In force December 31 of current year	1,270	22,499,264	0	(a) 0	0	0	107	238,808	1,377	22,738,072

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	67,457	67,415	0	7,903	8,180
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	67,457	67,415	0	7,903	8,180
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	67,457	67,415	0	7,903	8,180

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	7,873	0	0	15	7,888
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	7,873	0	0	15	7,888
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,455	0	0	25	3,480
6.2 Applied to pay renewal premiums	582	0	0	0	582
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,050	0	0	610	6,660
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	10,087	0	0	635	10,722
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	10,087	0	0	635	10,722
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	0	0	0	328	328
10. Matured endowments	1,000	0	0	0	1,000
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	20,925	0	0	0	20,925
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	19,723	0	0	0	19,723
15. Totals	41,648	0	0	328	41,976
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	1	2,648	0	0	0	0	2	3,038	3	5,686
17. Incurred during current year	1	1,000	0	0	0	0	0	0	1	1,000
Settled during current year:										
18.1 By payment in full	1	1,000				0	1	328	2	1,328
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	1,000	0	0	0	0	1	328	2	1,328
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	1,000	0	0	0	0	1	328	2	1,328
19. Unpaid Dec. 31, current year (16+17-18.6)	1	2,648	0	0	0	0	1	2,710	2	5,358
POLICY EXHIBIT										
20. In force December 31, prior year	125	1,114,774	0	(a) 0	No. of Policies 0	0	14	27,798	139	1,142,572
21. Issued during year									0	0
22. Other changes to in force (Net)	(9)	11,894					(1)	90	(10)	11,984
23. In force December 31 of current year	116	1,126,668	0	(a) 0	0	0	13	27,888	129	1,154,556

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	552	552	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	552	552	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	552	552	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	204,665	0	0	99	204,764
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	204,665	0	0	99	204,764
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	17,892	0	0	297	18,189
6.2 Applied to pay renewal premiums	4,615	0	0	0	4,615
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	32,166	0	0	6,776	38,942
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	54,673	0	0	7,073	61,746
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	54,673	0	0	7,073	61,746
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	117,409	0	19,325	14,391	151,125
10. Matured endowments	2,273	0	0	0	2,273
11. Annuity benefits	0	0	63,283	0	63,283
12. Surrender values and withdrawals for life contracts	24,554	0	0	0	24,554
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	56,976	0	0	0	56,976
15. Totals	201,212	0	82,608	14,391	298,211
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	5	13,373	0	0	0	0	15	27,483	20	40,855
17. Incurred during current year Settled during current year:	26	123,572	0	0	0	19,325	5	18,545	31	161,442
18.1 By payment in full	25	119,682				19,325	4	14,391	29	153,398
18.2 By payment on compromised claims									0	0
18.3 Totals paid	25	119,682	0	0	0	19,325	4	14,391	29	153,398
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	25	119,682	0	0	0	19,325	4	14,391	29	153,398
19. Unpaid Dec. 31, current year (16+17-18.6)	6	17,263	0	0	0	0	16	31,637	22	48,900
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	845	14,924,454	0	(a) 0	0	0	150	296,017	995	15,220,471
21. Issued during year	5	250,000							5	250,000
22. Other changes to in force (Net)	(40)	(503,815)					(7)	(7,202)	(47)	(511,017)
23. In force December 31 of current year	810	14,670,639	0	(a) 0	0	0	143	288,815	953	14,959,454

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	13,329	13,321	0	15,134	15,664
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	13,329	13,321	0	15,134	15,664
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	13,329	13,321	0	15,134	15,664

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	40,210	0	0	27	40,237
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	40,210	0	0	27	40,237
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	9,914	0	0	205	10,119
6.2 Applied to pay renewal premiums	869	0	0	0	869
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	11,707	0	0	10,846	22,553
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	22,490	0	0	11,051	33,541
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	22,490	0	0	11,051	33,541
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	85,013	0	0	9,297	94,310
10. Matured endowments	1,000	0	0	0	1,000
11. Annuity benefits	0	0	4,609	0	4,609
12. Surrender values and withdrawals for life contracts	24,626	0	0	0	24,626
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	32,498	0	0	0	32,498
15. Totals	143,137	0	4,609	9,297	157,043
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	2	4,873	0	0	0	0	5	19,775	7	24,648
17. Incurred during current year Settled during current year:	23	95,273	0	0	0	0	2	6,721	25	101,994
18.1 By payment in full	19	86,013				0	3	9,297	22	95,310
18.2 By payment on compromised claims									0	0
18.3 Totals paid	19	86,013	0	0	0	0	3	9,297	22	95,310
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	19	86,013	0	0	0	0	3	9,297	22	95,310
19. Unpaid Dec. 31, current year (16+17-18.6)	6	14,133	0	0	0	0	4	17,199	10	31,332
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	389	3,404,316	0	(a) 0	0	0	164	371,459	553	3,775,775
21. Issued during year	1	100,000							1	100,000
22. Other changes to in force (Net)	(12)	24,784					(4)	5,603	(16)	30,387
23. In force December 31 of current year	378	3,529,100	0	(a) 0	0	0	160	377,062	538	3,906,162

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	2,924	2,922	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,924	2,922	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,924	2,922	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New York

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	146,974	0	0	260	147,234
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	146,974	0	0	260	147,234
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	25,188	0	0	437	25,625
6.2 Applied to pay renewal premiums	3,220	0	0	0	3,220
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	43,823	0	0	16,339	60,162
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	72,231	0	0	16,776	89,007
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	72,231	0	0	16,776	89,007
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	182,660	0	0	28,009	210,669
10. Matured endowments	4,269	0	0	358	4,627
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	57,842	0	0	2,252	60,094
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	64,131	0	0	0	64,131
15. Totals	308,902	0	0	30,619	339,521
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	13	54,769	0	0	0	0	30	41,544	43	96,312
17. Incurred during current year	42	151,653	0	0	0	0	8	15,449	50	167,102
Settled during current year:										
18.1 By payment in full	43	186,929				0	11	28,367	54	215,296
18.2 By payment on compromised claims									0	0
18.3 Totals paid	43	186,929	0	0	0	0	11	28,367	54	215,296
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	43	186,929	0	0	0	0	11	28,367	54	215,296
19. Unpaid Dec. 31, current year (16+17-18.6)	12	19,492	0	0	0	0	27	28,626	39	48,118
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,211	15,251,296	0	(a) 0	0	0	354	703,469	1,565	15,954,765
21. Issued during year									0	0
22. Other changes to in force (Net)	(26)	(422,578)					(28)	(18,987)	(54)	(441,565)
23. In force December 31 of current year	1,185	14,828,718	0	(a) 0	0	0	326	684,482	1,511	15,513,200

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	20,455	20,442	0	30,000	31,051
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	20,455	20,442	0	30,000	31,051
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	20,455	20,442	0	30,000	31,051

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	15,041,976	0	0	8,712	15,050,688
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	15,041,976	0	0	8,712	15,050,688
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	783,115	0	0	16,933	800,048
6.2 Applied to pay renewal premiums	93,175	0	0	0	93,175
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,188,843	0	0	267,383	2,456,226
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,065,133	0	0	284,316	3,349,449
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	3,065,133	0	0	284,316	3,349,449
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	12,372,068	0	174,886	743,144	13,290,098
10. Matured endowments	91,930	0	0	93,547	185,477
11. Annuity benefits	2,553	0	2,300,635	0	2,303,188
12. Surrender values and withdrawals for life contracts	3,135,628	0	0	78,939	3,214,567
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	905,721	0	5,909	5,055	916,685
15. Totals	16,507,900	0	2,481,430	920,685	19,910,015
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	339	2,184,022	0	0	0	0	1,383	991,430	1,722	3,175,452
17. Incurred during current year	2,247	12,832,253	0	0	0	174,886	157	674,219	2,404	13,681,358
Settled during current year:										
18.1 By payment in full	2,163	12,463,998				174,886	384	836,691	2,547	13,475,575
18.2 By payment on compromised claims									0	0
18.3 Totals paid	2,163	12,463,998	0	0	0	174,886	384	836,691	2,547	13,475,575
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	2,163	12,463,998	0	0	0	174,886	384	836,691	2,547	13,475,575
19. Unpaid Dec. 31, current year (16+17-18.6)	423	2,552,277	0	0	0	0	1,156	828,959	1,579	3,381,235
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	53,863	1,013,640,325	0	(a) 0	0	0	14,227	16,938,600	68,090	1,030,578,925
21. Issued during year	1,556	48,304,548							1,556	48,304,548
22. Other changes to in force (Net)	(3,364)	(49,789,691)					(747)	(536,267)	(4,111)	(50,325,958)
23. In force December 31 of current year	52,055	1,012,155,182	0	(a) 0	0	0	13,480	16,402,333	65,535	1,028,557,515

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	3,594,332	3,592,074	0	2,537,097	2,626,003
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,594,332	3,592,074	0	2,537,097	2,626,003
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,594,332	3,592,074	0	2,537,097	2,626,003

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 2



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	24,704	0	0	0	24,704
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	24,704	0	0	0	24,704
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	870	0	0	0	870
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,186	0	0	805	2,991
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,056	0	0	805	3,861
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	3,056	0	0	805	3,861
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	(555)	0	0	0	(555)
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	397	0	0	0	397
15. Totals	(158)	0	0	0	(158)
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	1	2,035	1	2,035
17. Incurred during current year	1	2,680	0	0	0	0	(1)	(2,035)	0	645
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	1	2,680	0	0	0	0	0	0	1	2,680
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	48	477,974	0	(a) 0	0	0	18	32,560	66	510,534
21. Issued during year	1	433,851							1	433,851
22. Other changes to in force (Net)	8	402,506					0	932	8	403,438
23. In force December 31 of current year	57	1,314,331	0	(a) 0	0	0	18	33,492	75	1,347,823

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	42,476,554	0	0	14,790	42,491,344
2. Annuity considerations	2,886	0	0	0	2,886
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	42,479,440	0	0	14,790	42,494,230
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,045,501	0	0	103,052	3,148,553
6.2 Applied to pay renewal premiums	651,034	0	0	0	651,034
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,469,236	0	0	2,557,379	11,026,615
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	12,165,771	0	0	2,660,431	14,826,202
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	12,165,771	0	0	2,660,431	14,826,202
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	40,911,595	0	1,822,177	3,833,387	46,567,159
10. Matured endowments	328,986	0	0	769,104	1,098,090
11. Annuity benefits	154	0	20,253,047	0	20,253,201
12. Surrender values and withdrawals for life contracts	10,265,842	0	0	666,505	10,932,347
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	4,893,769	0	85,131	140,250	5,119,150
15. Totals	56,400,346	0	22,160,355	5,409,246	83,969,947
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	2,261	9,743,978	0	0	50	1,371,660	2,071	4,906,209	4,382	16,021,846
17. Incurred during current year	7,009	40,990,940	0	0	137	1,539,387	1,254	4,945,881	8,400	47,476,208
Settled during current year:										
18.1 By payment in full	7,267	41,240,581			152	1,822,177	1,218	4,602,491	8,637	47,665,249
18.2 By payment on compromised claims									0	0
18.3 Totals paid	7,267	41,240,581	0	0	152	1,822,177	1,218	4,602,491	8,637	47,665,249
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	7,267	41,240,581	0	0	152	1,822,177	1,218	4,602,491	8,637	47,665,249
19. Unpaid Dec. 31, current year (16+17-18.6)	2,003	9,494,337	0	0	35	1,088,870	2,107	5,249,599	4,145	15,832,805
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	181,337	3,124,091,333	0	(a) 0	5,533	802,209,122	38,404	101,833,407	225,274	4,028,133,862
21. Issued during year	2,367	97,323,332							2,367	97,323,332
22. Other changes to in force (Net)	(10,227)	(144,863,933)			(362)	(8,192,165)	(2,149)	(2,939,804)	(12,738)	(155,995,902)
23. In force December 31 of current year	173,477	3,076,550,732	0	(a) 0	5,171	794,016,957	36,255	98,893,603	214,903	3,969,461,292

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	6,775,903	6,771,646	0	4,526,323	4,684,936
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	6,775,903	6,771,646	0	4,526,323	4,684,936
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	6,775,903	6,771,646	0	4,526,323	4,684,936

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Oklahoma

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	184,368	0	0	305	184,673
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	184,368	0	0	305	184,673
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	24,763	0	0	1,243	26,006
6.2 Applied to pay renewal premiums	2,272	0	0	0	2,272
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	36,188	0	0	45,428	81,616
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	63,223	0	0	46,671	109,894
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	63,223	0	0	46,671	109,894
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	421,097	0	0	47,139	468,236
10. Matured endowments	10,228	0	0	14,092	24,320
11. Annuity benefits	0	0	60,695	0	60,695
12. Surrender values and withdrawals for life contracts	57,218	0	0	2,475	59,693
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	113,887	0	0	621	114,508
15. Totals	602,430	0	60,695	64,327	727,452
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	20	95,886	0	0	0	0	52	116,829	72	212,715
17. Incurred during current year	72	410,392	0	0	0	0	12	50,366	84	460,758
Settled during current year:										
18.1 By payment in full	79	431,325				0	21	61,231	100	492,556
18.2 By payment on compromised claims									0	0
18.3 Totals paid	79	431,325	0	0	0	0	21	61,231	100	492,556
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	79	431,325	0	0	0	0	21	61,231	100	492,556
19. Unpaid Dec. 31, current year (16+17-18.6)	13	74,953	0	0	0	0	43	105,964	56	180,917
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,222	14,127,813	0	(a) 0	0	0	793	1,597,721	2,015	15,725,534
21. Issued during year	5	125,000							5	125,000
22. Other changes to in force (Net)	(29)	3,137,319					(32)	(11,127)	(61)	3,126,192
23. In force December 31 of current year	1,198	17,390,132	0	(a) 0	0	0	761	1,586,594	1,959	18,976,726

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	19,342	19,330	0	341	353
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	19,342	19,330	0	341	353
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	19,342	19,330	0	341	353

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	142,079	0	0	46	142,125
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	142,079	0	0	46	142,125
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	13,027	0	0	57	13,084
6.2 Applied to pay renewal premiums	1,131	0	0	0	1,131
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	23,965	0	0	4,864	28,829
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	38,123	0	0	4,921	43,044
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	38,123	0	0	4,921	43,044
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	78,485	0	0	2,284	80,769
10. Matured endowments	2,000	0	0	1,640	3,640
11. Annuity benefits	0	0	27,661	0	27,661
12. Surrender values and withdrawals for life contracts	78,557	0	0	0	78,557
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	19,521	0	0	0	19,521
15. Totals	178,563	0	27,661	3,924	210,148
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	7	24,840	0	0	0	0	8	15,904	15	40,744
17. Incurred during current year	20	177,649	0	0	0	0	0	2,822	20	180,471
Settled during current year:										
18.1 By payment in full	20	80,485				0	1	3,924	21	84,409
18.2 By payment on compromised claims									0	0
18.3 Totals paid	20	80,485	0	0	0	0	1	3,924	21	84,409
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	20	80,485	0	0	0	0	1	3,924	21	84,409
19. Unpaid Dec. 31, current year (16+17-18.6)	7	122,004	0	0	0	0	7	14,802	14	136,805
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	610	11,028,609	0	(a) 0	0	0	136	239,048	746	11,267,657
21. Issued during year	3	125,000							3	125,000
22. Other changes to in force (Net)	(13)	618,233					(2)	3,571	(15)	621,804
23. In force December 31 of current year	600	11,771,842	0	(a) 0	0	0	134	242,619	734	12,014,461

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	4,410	4,407	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	4,410	4,407	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,410	4,407	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	8,531,938	0	0	2,038	8,533,976
2. Annuity considerations	(25)	0	0	0	(25)
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	8,531,913	0	0	2,038	8,533,951
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	598,524	0	0	19,506	618,030
6.2 Applied to pay renewal premiums	107,028	0	0	0	107,028
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,510,514	0	0	396,828	1,907,342
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,216,066	0	0	416,334	2,632,400
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	2,216,066	0	0	416,334	2,632,400
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	9,047,847	0	131,612	727,197	9,906,656
10. Matured endowments	74,736	0	0	121,396	196,132
11. Annuity benefits	1,241	0	1,663,910	0	1,665,151
12. Surrender values and withdrawals for life contracts	2,073,313	0	0	103,299	2,176,612
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	866,247	0	9,893	1,408	877,548
15. Totals	12,063,384	0	1,805,415	953,300	14,822,099
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	249	1,589,459	0	0	0	0	520	1,013,517	769	2,602,976
17. Incurred during current year	1,537	8,623,404	0	0	0	131,612	183	798,164	1,720	9,553,179
Settled during current year:										
18.1 By payment in full	1,568	9,122,583				131,612	247	848,593	1,815	10,102,788
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1,568	9,122,583	0	0	0	131,612	247	848,593	1,815	10,102,788
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1,568	9,122,583	0	0	0	131,612	247	848,593	1,815	10,102,788
19. Unpaid Dec. 31, current year (16+17-18.6)	218	1,090,280	0	0	0	0	456	963,088	674	2,053,367
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	35,017	609,323,196	0	(a) 0	0	0	6,637	16,281,298	41,654	625,604,494
21. Issued during year	529	22,922,004							529	22,922,004
22. Other changes to in force (Net)	(2,038)	(41,616,902)					(406)	(511,094)	(2,444)	(42,127,996)
23. In force December 31 of current year	33,508	590,628,298	0	(a) 0	0	0	6,231	15,770,204	39,739	606,398,502

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,145,037	1,144,318	0	243,398	251,927
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,145,037	1,144,318	0	243,398	251,927
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,145,037	1,144,318	0	243,398	251,927

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,524	0	0	0	5,524
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	5,524	0	0	0	5,524
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,432	0	0	0	2,432
6.2 Applied to pay renewal premiums	1	0	0	0	1
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,447	0	0	283	3,730
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	5,880	0	0	283	6,163
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	5,880	0	0	283	6,163
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	56,150	0	0	0	56,150
10. Matured endowments	0	0	0	600	600
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	4,645	0	0	0	4,645
15. Totals	60,795	0	0	600	61,395
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	1	2,224	0	0	0	0	4	11,397	5	13,621
17. Incurred during current year	2	53,926	0	0	0	0	(1)	0	1	53,926
Settled during current year:										
18.1 By payment in full	3	56,150				0		600	3	56,750
18.2 By payment on compromised claims									0	0
18.3 Totals paid	3	56,150	0	0	0	0	0	600	3	56,750
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	3	56,150	0	0	0	0	0	600	3	56,750
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	3	10,797	3	10,797
POLICY EXHIBIT										
20. In force December 31, prior year	73	662,479	0	(a) 0	No. of Policies 0	0	10	12,121	83	674,600
21. Issued during year									0	0
22. Other changes to in force (Net)	(1)	6,890					0	345	(1)	7,235
23. In force December 31 of current year	72	669,369	0	(a) 0	0	0	10	12,466	82	681,835

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	127	127	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	127	127	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	127	127	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,639,847	0	0	647	1,640,494
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,639,847	0	0	647	1,640,494
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	69,040	0	0	301	69,341
6.2 Applied to pay renewal premiums	14,873	0	0	0	14,873
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	182,808	0	0	12,337	195,145
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	266,721	0	0	12,638	279,359
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	266,721	0	0	12,638	279,359
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,209,444	0	20,335	7,230	1,237,009
10. Matured endowments	1,342	0	0	12,210	13,552
11. Annuity benefits	0	0	370,793	0	370,793
12. Surrender values and withdrawals for life contracts	205,532	0	0	3,906	209,438
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	104,593	0	160	0	104,753
15. Totals	1,520,911	0	391,288	23,346	1,935,545
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	24	167,188	0	0	0	0	29	50,384	53	217,572
17. Incurred during current year	198	1,193,448	0	0	0	20,335	(6)	1,849	192	1,215,632
Settled during current year:										
18.1 By payment in full	194	1,210,786				20,335	5	19,440	199	1,250,561
18.2 By payment on compromised claims									0	0
18.3 Totals paid	194	1,210,786	0	0	0	20,335	5	19,440	199	1,250,561
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	194	1,210,786	0	0	0	20,335	5	19,440	199	1,250,561
19. Unpaid Dec. 31, current year (16+17-18.6)	28	149,851	0	0	0	0	18	32,793	46	182,644
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	5,601	106,321,632	0	(a) 0	0	0	289	583,068	5,890	106,904,700
21. Issued during year	139	3,979,102							139	3,979,102
22. Other changes to in force (Net)	(210)	(2,744,977)					(12)	(2,344)	(222)	(2,747,321)
23. In force December 31 of current year	5,530	107,555,757	0	(a) 0	0	0	277	580,724	5,807	108,136,481

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	253,204	253,045	0	156,489	161,973
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	253,204	253,045	0	156,489	161,973
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	253,204	253,045	0	156,489	161,973

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	13,810	0	0	(1)	13,809
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	13,810	0	0	(1)	13,809
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,000	0	0	0	2,000
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,607	0	0	284	4,891
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,607	0	0	284	6,891
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	6,607	0	0	284	6,891
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	19,146	0	0	0	19,146
10. Matured endowments	1,250	0	0	0	1,250
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	1,110	0	0	0	1,110
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	4,101	0	0	0	4,101
15. Totals	25,607	0	0	0	25,607
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	4	28,053	0	0	0	0	1	173	5	28,226
17. Incurred during current year	1	(4,638)	0	0	0	0	0	0	1	(4,638)
Settled during current year:										
18.1 By payment in full	4	20,396				0		0	4	20,396
18.2 By payment on compromised claims									0	0
18.3 Totals paid	4	20,396	0	0	0	0	0	0	4	20,396
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	4	20,396	0	0	0	0	0	0	4	20,396
19. Unpaid Dec. 31, current year (16+17-18.6)	1	3,019	0	0	0	0	1	173	2	3,192
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	101	1,146,224	0	(a) 0	0	0	12	18,244	113	1,164,468
21. Issued during year									0	0
22. Other changes to in force (Net)	16	167,920					(2)	(1,682)	14	166,238
23. In force December 31 of current year	117	1,314,144	0	(a) 0	0	0	10	16,562	127	1,330,706

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	2,310	2,309	0	25,000	25,876
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,310	2,309	0	25,000	25,876
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,310	2,309	0	25,000	25,876

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,371,512	0	0	1,215	1,372,727
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,371,512	0	0	1,215	1,372,727
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	116,664	0	0	1,378	118,042
6.2 Applied to pay renewal premiums	12,830	0	0	0	12,830
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	233,819	0	0	32,755	266,574
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	363,313	0	0	34,133	397,446
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	363,313	0	0	34,133	397,446
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,735,715	0	18,045	35,216	1,788,976
10. Matured endowments	6,818	0	0	6,961	13,779
11. Annuity benefits	0	0	525,094	0	525,094
12. Surrender values and withdrawals for life contracts	511,164	0	0	13,163	524,327
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	137,772	0	0	114	137,886
15. Totals	2,391,469	0	543,139	55,454	2,990,062
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	59	333,040	0	0	0	0	20	40,726	79	373,765
17. Incurred during current year	294	1,756,825	0	0	0	18,045	8	32,741	302	1,807,611
Settled during current year:										
18.1 By payment in full	286	1,742,533				18,045	12	42,177	298	1,802,755
18.2 By payment on compromised claims									0	0
18.3 Totals paid	286	1,742,533	0	0	0	18,045	12	42,177	298	1,802,755
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	286	1,742,533	0	0	0	18,045	12	42,177	298	1,802,755
19. Unpaid Dec. 31, current year (16+17-18.6)	67	347,331	0	0	0	0	16	31,290	83	378,621
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	6,340	104,774,855	0	(a) 0	0	0	814	1,617,021	7,154	106,391,876
21. Issued during year	64	1,656,258							64	1,656,258
22. Other changes to in force (Net)	(240)	(2,455,769)					(42)	(25,881)	(282)	(2,481,650)
23. In force December 31 of current year	6,164	103,975,344	0	(a) 0	0	0	772	1,591,140	6,936	105,566,484

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	465,011	464,719	0	540,737	559,686
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	465,011	464,719	0	540,737	559,686
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	465,011	464,719	0	540,737	559,686

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	5,333,517	0	0	4,526	5,338,043
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	5,333,517	0	0	4,526	5,338,043
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	337,921	0	0	9,491	347,412
6.2 Applied to pay renewal premiums	16,887	0	0	0	16,887
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	779,071	0	0	827,360	1,606,431
6.4 Other	(40)	0	0	0	(40)
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,133,839	0	0	836,851	1,970,690
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	1,133,839	0	0	836,851	1,970,690
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,149,910	0	158,684	413,366	4,721,960
10. Matured endowments	80,049	0	0	1,348	81,397
11. Annuity benefits	0	0	934,418	0	934,418
12. Surrender values and withdrawals for life contracts	1,178,878	0	0	61,957	1,240,835
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	567,205	0	909	2,037	570,151
15. Totals	5,976,042	0	1,094,011	478,708	7,548,761
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	158	978,883	0	0	0	0	616	952,912	774	1,931,795
17. Incurred during current year	763	4,219,369	0	0	0	158,684	183	500,304	946	4,878,358
Settled during current year:										
18.1 By payment in full	719	4,229,959				158,684	173	414,714	892	4,803,357
18.2 By payment on compromised claims									0	0
18.3 Totals paid	719	4,229,959	0	0	0	158,684	173	414,714	892	4,803,357
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	719	4,229,959	0	0	0	158,684	173	414,714	892	4,803,357
19. Unpaid Dec. 31, current year (16+17-18.6)	202	968,294	0	0	0	0	626	1,038,502	828	2,006,796
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	21,977	359,331,922	0	(a) 0	0	0	14,073	26,481,921	36,050	385,813,843
21. Issued during year	418	14,499,980							418	14,499,980
22. Other changes to in force (Net)	(1,119)	(11,874,661)					(516)	203,725	(1,635)	(11,670,936)
23. In force December 31 of current year	21,276	361,957,241	0	(a) 0	0	0	13,557	26,685,646	34,833	388,642,887

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	702,865	702,423	0	505,375	523,084
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	702,865	702,423	0	505,375	523,084
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	702,865	702,423	0	505,375	523,084

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Utah

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	47,184	0	0	47	47,231
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	47,184	0	0	47	47,231
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	7,629	0	0	0	7,629
6.2 Applied to pay renewal premiums	506	0	0	0	506
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	7,996	0	0	1,819	9,815
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	16,131	0	0	1,819	17,950
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	16,131	0	0	1,819	17,950
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	71,391	0	0	0	71,391
10. Matured endowments	1,000	0	0	0	1,000
11. Annuity benefits	0	0	9,324	0	9,324
12. Surrender values and withdrawals for life contracts	41,322	0	0	0	41,322
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	7,107	0	0	0	7,107
15. Totals	120,820	0	9,324	0	130,144
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	1	636	1	636
17. Incurred during current year	10	73,514	0	0	0	0	0	0	10	73,514
Settled during current year:										
18.1 By payment in full	9	72,391				0		0	9	72,391
18.2 By payment on compromised claims									0	0
18.3 Totals paid	9	72,391	0	0	0	0	0	0	9	72,391
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	9	72,391	0	0	0	0	0	0	9	72,391
19. Unpaid Dec. 31, current year (16+17-18.6)	1	1,123	0	0	0	0	1	636	2	1,759
POLICY EXHIBIT										
20. In force December 31, prior year	224	3,263,050	0	(a) 0	No. of Policies 0	0	23	62,302	247	3,325,352
21. Issued during year	2	1,006							2	1,006
22. Other changes to in force (Net)	0	426,680					0	2,040	0	428,720
23. In force December 31 of current year	226	3,690,736	0	(a) 0	0	0	23	64,342	249	3,755,078

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,513	1,512	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,513	1,512	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,513	1,512	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Vermont

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,898	0	0	0	2,898
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	2,898	0	0	0	2,898
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	732	0	0	0	732
6.2 Applied to pay renewal premiums	191	0	0	0	191
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,184	0	0	152	2,336
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,107	0	0	152	3,259
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	3,107	0	0	152	3,259
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits	0	0	2,490	0	2,490
12. Surrender values and withdrawals for life contracts	7,585	0	0	0	7,585
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	94	0	0	40	134
15. Totals	7,679	0	2,490	40	10,209
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	55	403,729	0	(a) 0	0	0	9	10,472	64	414,201
21. Issued during year									0	0
22. Other changes to in force (Net)	1	34,710					0	175	1	34,885
23. In force December 31 of current year	56	438,439	0	(a) 0	0	0	9	10,647	65	449,086

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	707,472	0	0	815	708,287
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	707,472	0	0	815	708,287
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	66,803	0	0	960	67,763
6.2 Applied to pay renewal premiums	6,096	0	0	0	6,096
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	182,961	0	0	25,356	208,317
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	255,860	0	0	26,316	282,176
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	255,860	0	0	26,316	282,176
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	743,469	0	1,250	24,449	769,168
10. Matured endowments	3,000	0	0	3,862	6,862
11. Annuity benefits	0	0	142,785	0	142,785
12. Surrender values and withdrawals for life contracts	270,099	0	0	10,650	280,749
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	85,069	0	0	0	85,069
15. Totals	1,101,637	0	144,035	38,961	1,284,633
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	35	212,639	0	0	0	0	21	26,589	56	239,228
17. Incurred during current year	139	699,215	0	0	0	1,250	11	33,779	150	734,244
Settled during current year:										
18.1 By payment in full	134	746,469				1,250	7	28,311	141	776,030
18.2 By payment on compromised claims									0	0
18.3 Totals paid	134	746,469	0	0	0	1,250	7	28,311	141	776,030
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	134	746,469	0	0	0	1,250	7	28,311	141	776,030
19. Unpaid Dec. 31, current year (16+17-18.6)	40	165,384	0	0	0	0	25	32,057	65	197,441
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	3,656	55,393,621	0	(a) 0	0	0	545	1,142,329	4,201	56,535,950
21. Issued during year	59	1,426,327							59	1,426,327
22. Other changes to in force (Net)	(133)	(356,153)					(20)	(17,424)	(153)	(373,577)
23. In force December 31 of current year	3,582	56,463,795	0	(a) 0	0	0	525	1,124,905	4,107	57,588,700

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	100,179	100,116	0	109,741	113,587
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	100,179	100,116	0	109,741	113,587
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	100,179	100,116	0	109,741	113,587

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	185,064	0	0	279	185,343
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	185,064	0	0	279	185,343
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	24,544	0	0	141	24,685
6.2 Applied to pay renewal premiums	2,080	0	0	0	2,080
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	35,923	0	0	10,095	46,018
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	62,547	0	0	10,236	72,783
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	62,547	0	0	10,236	72,783
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	283,831	0	19,717	2,165	305,713
10. Matured endowments	2,500	0	0	2,622	5,122
11. Annuity benefits	0	0	17,974	0	17,974
12. Surrender values and withdrawals for life contracts	32,683	0	0	803	33,486
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	38,340	0	0	0	38,340
15. Totals	357,354	0	37,691	5,590	400,635
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	9	29,358	0	0	0	0	8	19,309	17	48,667
17. Incurred during current year Settled during current year:	43	303,305	0	0	0	19,717	1	10,633	44	333,655
18.1 By payment in full	43	286,331				19,717	1	4,787	44	310,835
18.2 By payment on compromised claims									0	0
18.3 Totals paid	43	286,331	0	0	0	19,717	1	4,787	44	310,835
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	43	286,331	0	0	0	19,717	1	4,787	44	310,835
19. Unpaid Dec. 31, current year (16+17-18.6)	9	46,332	0	0	0	0	8	25,155	17	71,487
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,055	14,666,699	0	(a) 0	0	0	244	476,019	1,299	15,142,718
21. Issued during year	1	25,000							1	25,000
22. Other changes to in force (Net)	(32)	535,615					(14)	(8,740)	(46)	526,875
23. In force December 31 of current year	1,024	15,227,314	0	(a) 0	0	0	230	467,279	1,254	15,694,593

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	19,127	19,115	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	19,127	19,115	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	19,127	19,115	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	3,065,450	0	0	1,429	3,066,879
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	3,065,450	0	0	1,429	3,066,879
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	192,200	0	0	7,204	199,404
6.2 Applied to pay renewal premiums	52,240	0	0	0	52,240
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	790,898	0	0	148,141	939,039
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,035,338	0	0	155,345	1,190,683
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	1,035,338	0	0	155,345	1,190,683
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,858,438	0	49,985	252,818	3,161,241
10. Matured endowments	5,411	0	0	19,459	24,870
11. Annuity benefits	0	0	440,043	0	440,043
12. Surrender values and withdrawals for life contracts	1,117,728	0	0	49,337	1,167,065
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	254,301	0	427	210	254,938
15. Totals	4,235,878	0	490,455	321,824	5,048,157
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	82	516,831	0	0	0	0	584	259,005	666	775,837
17. Incurred during current year	530	3,017,644	0	0	0	49,985	113	375,503	643	3,443,132
Settled during current year:										
18.1 By payment in full	530	2,863,849				49,985	87	272,277	617	3,186,111
18.2 By payment on compromised claims									0	0
18.3 Totals paid	530	2,863,849	0	0	0	49,985	87	272,277	617	3,186,111
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	530	2,863,849	0	0	0	49,985	87	272,277	617	3,186,111
19. Unpaid Dec. 31, current year (16+17-18.6)	82	670,626	0	0	0	0	610	362,231	692	1,032,857
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	10,999	224,366,685	0	(a) 0	0	0	3,170	6,212,861	14,169	230,579,546
21. Issued during year	112	3,775,306							112	3,775,306
22. Other changes to in force (Net)	(674)	(8,631,341)					(289)	(269,044)	(963)	(8,900,385)
23. In force December 31 of current year	10,437	219,510,650	0	(a) 0	0	0	2,881	5,943,817	13,318	225,454,467

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	954,918	954,318	0	1,052,835	1,089,729
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	954,918	954,318	0	1,052,835	1,089,729
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	954,918	954,318	0	1,052,835	1,089,729

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Wisconsin

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,601,523	0	0	293	1,601,816
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,601,523	0	0	293	1,601,816
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	95,293	0	0	397	95,690
6.2 Applied to pay renewal premiums	11,826	0	0	0	11,826
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	165,464	0	0	19,381	184,845
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	272,583	0	0	19,778	292,361
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	272,583	0	0	19,778	292,361
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,234,146	0	104,250	8,265	1,346,661
10. Matured endowments	2,000	0	0	2,202	4,202
11. Annuity benefits	0	0	164,497	0	164,497
12. Surrender values and withdrawals for life contracts	225,236	0	0	5,676	230,912
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	131,628	0	0	0	131,628
15. Totals	1,593,010	0	268,747	16,143	1,877,900
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	43	386,664	0	0	0	0	33	70,269	76	456,932
17. Incurred during current year	169	1,142,087	0	0	0	104,250	12	31,491	181	1,277,828
Settled during current year:										
18.1 By payment in full	181	1,236,146				104,250	4	10,467	185	1,350,863
18.2 By payment on compromised claims									0	0
18.3 Totals paid	181	1,236,146	0	0	0	104,250	4	10,467	185	1,350,863
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	181	1,236,146	0	0	0	104,250	4	10,467	185	1,350,863
19. Unpaid Dec. 31, current year (16+17-18.6)	31	292,605	0	0	0	0	41	91,293	72	383,898
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	5,933	108,343,090	0	(a) 0	0	0	532	1,015,259	6,465	109,358,349
21. Issued during year	144	6,169,959							144	6,169,959
22. Other changes to in force (Net)	(275)	(4,058,431)					(34)	(30,385)	(309)	(4,088,816)
23. In force December 31 of current year	5,802	110,454,618	0	(a) 0	0	0	498	984,874	6,300	111,439,492

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	45,676	45,647	0	18,351	18,994
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	45,676	45,647	0	18,351	18,994
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	45,676	45,647	0	18,351	18,994

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Wyoming

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	9,701	0	0	14	9,715
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	9,701	0	0	14	9,715
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,909	0	0	0	1,909
6.2 Applied to pay renewal premiums	535	0	0	0	535
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,640	0	0	688	5,328
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,084	0	0	688	7,772
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	7,084	0	0	688	7,772
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,739	0	0	500	4,239
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	3,227	0	0	0	3,227
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	1,291	0	0	0	1,291
15. Totals	8,257	0	0	500	8,757
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	1	1,739	0	0	0	0	3	2,516	4	4,255
17. Incurred during current year	1	2,000	0	0	0	0	1	500	2	2,500
Settled during current year:										
18.1 By payment in full	2	3,739				0	1	500	3	4,239
18.2 By payment on compromised claims									0	0
18.3 Totals paid	2	3,739	0	0	0	0	1	500	3	4,239
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	2	3,739	0	0	0	0	1	500	3	4,239
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	3	2,516	3	2,516
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	135	1,062,999	0	(a) 0	0	0	26	36,900	161	1,099,899
21. Issued during year									0	0
22. Other changes to in force (Net)	6	138,491					(1)	327	5	138,818
23. In force December 31 of current year	141	1,201,490	0	(a) 0	0	0	25	37,227	166	1,238,717

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF American Samoa

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Guam

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	159	0	0	0	159
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	159	0	0	0	159
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	23	0	0	0	23
6.2 Applied to pay renewal premiums	53	0	0	0	53
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	136	0	0	44	180
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	212	0	0	44	256
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	212	0	0	44	256
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	0	0	0
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year									0	0
17. Incurred during current year Settled during current year:									0	0
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	4	29,129	0	(a) 0	0	0	1	1,551	5	30,680
21. Issued during year									0	0
22. Other changes to in force (Net)	0	181					0	51	0	232
23. In force December 31 of current year	4	29,310	0	(a) 0	0	0	1	1,602	5	30,912

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Puerto Rico

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	7,365	0	0	39	7,404
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	7,365	0	0	39	7,404
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,081	0	0	0	1,081
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,583	0	0	1,788	3,371
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,664	0	0	1,788	4,452
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	2,664	0	0	1,788	4,452
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	6,287	0	0	0	6,287
10. Matured endowments					0
11. Annuity benefits	0	0	18,902	0	18,902
12. Surrender values and withdrawals for life contracts	(453)	0	0	0	(453)
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	18	0	0	0	18
15. Totals	5,852	0	18,902	0	24,754
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	1	3,010	0	0	0	0	2	7,667	3	10,677
17. Incurred during current year	6	10,929	0	0	0	0	(1)	(2,873)	5	8,056
Settled during current year:										
18.1 By payment in full	5	6,287				0		0	5	6,287
18.2 By payment on compromised claims									0	0
18.3 Totals paid	5	6,287	0	0	0	0	0	0	5	6,287
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	5	6,287	0	0	0	0	0	0	5	6,287
19. Unpaid Dec. 31, current year (16+17-18.6)	2	7,652	0	0	0	0	1	4,794	3	12,446
POLICY EXHIBIT										
20. In force December 31, prior year	54	478,226	0	(a) 0	0	0	17	67,872	71	546,098
21. Issued during year									0	0
22. Other changes to in force (Net)	(2)	19,060					(1)	1,087	(3)	20,147
23. In force December 31 of current year	52	497,286	0	(a) 0	0	0	16	68,959	68	566,245

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	709	709	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	709	709	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	709	709	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

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

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,189	0	0	0	1,189
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,189	0	0	0	1,189
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	29	0	0	0	29
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,312	0	0	29	1,341
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,341	0	0	29	1,370
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	1,341	0	0	29	1,370
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	9	0	0	0	9
15. Totals	9	0	0	0	9
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year									0	0
17. Incurred during current year									0	0
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	13	228,243	0	(a) 0	0	0	1	1,158	14	229,401
21. Issued during year									0	0
22. Other changes to in force (Net)	0	3,570					0	38	0	3,608
23. In force December 31 of current year	13	231,813	0	(a) 0	0	0	1	1,196	14	233,009

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Northern Mariana Islands

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Canada

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	14	0	0	0	14
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	14	0	0	0	14
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	800	0	0	0	800
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,609	0	0	898	2,507
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,409	0	0	898	3,307
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	2,409	0	0	898	3,307
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,166	0	0	0	2,166
10. Matured endowments	11,883	0	0	0	11,883
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	4,827	0	0	0	4,827
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	2,904	0	0	0	2,904
15. Totals	21,780	0	0	0	21,780
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	1	2,500	0	0	0	0	0	0	1	2,500
17. Incurred during current year	3	11,549	0	0	0	0	0	0	3	11,549
Settled during current year:										
18.1 By payment in full	4	14,049				0		0	4	14,049
18.2 By payment on compromised claims									0	0
18.3 Totals paid	4	14,049	0	0	0	0	0	0	4	14,049
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	4	14,049	0	0	0	0	0	0	4	14,049
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	52	198,980	0	(a) 0	0	0	0	0	52	198,980
21. Issued during year									0	0
22. Other changes to in force (Net)	(6)	(27,644)					0	0	(6)	(27,644)
23. In force December 31 of current year	46	171,336	0	(a) 0	0	0	0	0	46	171,336

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Other Aliens

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	65,021	0	0	0	65,021
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	65,021	0	0	0	65,021
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	7,038	0	0	0	7,038
6.2 Applied to pay renewal premiums	3,207	0	0	0	3,207
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	15,947	0	0	2,568	18,515
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	26,192	0	0	2,568	28,760
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	26,192	0	0	2,568	28,760
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	16,106	0	972	0	17,078
10. Matured endowments	3,392	0	0	0	3,392
11. Annuity benefits	0	0	24,782	0	24,782
12. Surrender values and withdrawals for life contracts	20,105	0	0	408	20,513
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	29,255	0	899	(9)	30,145
15. Totals	68,858	0	26,653	399	95,910
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	2	52,804	0	0	0	0	0	0	2	52,804
17. Incurred during current year	8	49,229	0	0	0	972	0	0	8	50,201
Settled during current year:										
18.1 By payment in full	8	19,498	0	0	0	972	0	0	8	20,470
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	8	19,498	0	0	0	972	0	0	8	20,470
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	8	19,498	0	0	0	972	0	0	8	20,470
19. Unpaid Dec. 31, current year (16+17-18.6)	2	82,535	0	0	0	0	0	0	2	82,535
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	290	7,097,839	0	(a) 0	0	0	61	125,457	351	7,223,296
21. Issued during year	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net)	(22)	(268,410)	0	0	0	0	(1)	3,481	(23)	(264,929)
23. In force December 31 of current year	268	6,829,429	0	(a) 0	0	0	60	128,938	328	6,958,367

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	0	0	0	0	0
24.1 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies/certificates (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b)	0	0	0	0	0
25.2 Guaranteed renewable (b)	1,153	1,152	0	0	0
25.3 Non-renewable for stated reasons only (b)	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other (b)	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	1,153	1,152	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,153	1,152	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2021

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	161,575,784	0	0	64,536	161,640,320
2. Annuity considerations	8,524	0	0	0	8,524
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	161,584,308	0	0	64,536	161,648,844
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	10,484,347	0	0	319,493	10,803,840
6.2 Applied to pay renewal premiums	2,251,436	0	0	0	2,251,436
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	26,530,221	0	0	7,967,176	34,497,397
6.4 Other	143	0	0	0	143
6.5 Totals (Sum of Lines 6.1 to 6.4)	39,266,147	0	0	8,286,669	47,552,816
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	39,266,147	0	0	8,286,669	47,552,816
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	140,160,186	0	4,762,596	11,906,553	156,829,335
10. Matured endowments	2,156,780	0	0	2,190,028	4,346,808
11. Annuity benefits	30,289	0	51,773,597	0	51,803,886
12. Surrender values and withdrawals for life contracts	39,531,661	0	0	1,980,279	41,511,940
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	15,445,875	0	250,725	206,087	15,902,687
15. Totals	197,324,791	0	56,786,918	16,282,947	270,394,656
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	5,247	29,202,311	0	0	32	781,206	10,860	17,844,828	16,139	47,828,345
17. Incurred during current year	23,789	142,801,156	0	0	137	4,479,806	3,988	14,877,574	27,914	162,158,536
Settled during current year:										
18.1 By payment in full	23,530	142,316,966	0	0	152	4,762,596	4,335	14,096,581	28,017	161,176,143
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	23,530	142,316,966	0	0	152	4,762,596	4,335	14,096,581	28,017	161,176,143
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	23,530	142,316,966	0	0	152	4,762,596	4,335	14,096,581	28,017	161,176,143
19. Unpaid Dec. 31, current year (16+17-18.6)	5,506	29,686,500	0	0	17	498,416	10,513	18,625,822	16,036	48,810,737
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	618,295	11,650,144,131	0	(a) 0	5,533	802,209,122	159,841	335,867,979	783,669	12,788,221,232
21. Issued during year	10,354	463,794,154	0	0	0	0	0	0	10,354	463,794,154
22. Other changes to in force (Net)	(34,481)	(521,363,015)	0	0	(362)	(8,192,165)	(8,797)	(9,435,013)	(43,640)	(538,990,193)
23. In force December 31 of current year	594,168	11,592,575,270	0	(a) 0	5,171	794,016,957	151,044	326,432,966	750,383	12,713,025,193

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	0	0	0	0	0
24.1 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies/certificates (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b)	0	0	0	0	0
25.2 Guaranteed renewable (b)	23,394,178	23,379,481	0	17,766,438	18,389,016
25.3 Non-renewable for stated reasons only (b)	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other (b)	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	23,394,178	23,379,481	0	17,766,438	18,389,016
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	23,394,178	23,379,481	0	17,766,438	18,389,016

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 4 .

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE		1 Amount
1. Reserve as of December 31, Prior Year		64,914,690
2. Current year's realized pre-tax capital gains/(losses) of \$ 1,180,353 transferred into the reserve net of taxes of \$ 247,874		932,479
3. Adjustment for current year's liability gains/(losses) released from the reserve		0
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)		65,847,169
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)		6,687,839
6. Reserve as of December 31, current year (Line 4 minus Line 5)		59,159,330

AMORTIZATION

	1	2	3	4
Year of Amortization	Reserve as of December 31, Prior Year	Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2021	6,377,079	310,760	0	6,687,839
2. 2022	5,967,161	219,946	0	6,187,107
3. 2023	5,774,670	116,376	0	5,891,046
4. 2024	5,595,079	80,531	0	5,675,610
5. 2025	5,440,145	41,753	0	5,481,897
6. 2026	5,249,064	1,732	0	5,250,796
7. 2027	4,984,446	(17,994)	0	4,966,452
8. 2028	4,604,266	(12,421)	0	4,591,845
9. 2029	4,020,321	(6,560)	0	4,013,761
10. 2030	3,237,044	(3,552)	0	3,233,492
11. 2031	2,532,772	305	0	2,533,077
12. 2032	1,884,520	3,105	0	1,887,625
13. 2033	1,372,921	1,422	0	1,374,343
14. 2034	1,091,010	(1,335)	0	1,089,675
15. 2035	894,912	(4,328)	0	890,584
16. 2036	757,681	(5,151)	0	752,530
17. 2037	682,018	(7,006)	0	675,012
18. 2038	606,037	(7,845)	0	598,192
19. 2039	540,026	(6,760)	0	533,265
20. 2040	527,672	(7,477)	0	520,195
21. 2041	518,024	(8,439)	0	509,585
22. 2042	508,334	(2,420)	0	505,913
23. 2043	476,353	10,213	0	486,565
24. 2044	421,072	22,006	0	443,078
25. 2045	339,068	32,592	0	371,660
26. 2046	239,951	47,395	0	287,345
27. 2047	153,879	47,743	0	201,622
28. 2048	86,821	37,978	0	124,798
29. 2049	29,421	27,127	0	56,547
30. 2050	2,924	17,361	0	20,285
31. 2051 and Later		5,425	0	5,425
32. Total (Lines 1 to 31)	64,914,690	932,479	0	65,847,169

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	22,863,806	680,951	23,544,756	96,591,224	125,275,062	221,866,286	245,411,042
2. Realized capital gains/(losses) net of taxes - General Account	252,407		252,407	2,495,081	(74,970,858)	(72,475,777)	(72,223,370)
3. Realized capital gains/(losses) net of taxes - Separate Accounts			0			0	0
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	1,051,222		1,051,222	144,657,305	284,650,629	429,307,934	430,359,156
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves			0			0	0
7. Basic contribution	4,687,841	159,742	4,847,583	0	3,940,535	3,940,535	8,788,118
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	28,855,275	840,693	29,695,969	243,743,610	338,895,369	582,638,978	612,334,947
9. Maximum reserve	24,016,771	672,532	24,689,304	147,686,503	331,469,526	479,156,029	503,845,333
10. Reserve objective	14,681,103	515,452	15,196,556	147,686,503	327,054,404	474,740,908	489,937,463
11. 20% of (Line 10 - Line 8)	(2,834,834)	(65,048)	(2,899,883)	(19,211,421)	(2,368,193)	(21,579,614)	(24,479,497)
12. Balance before transfers (Lines 8 + 11)	26,020,441	775,645	26,796,086	224,532,188	336,527,176	561,059,364	587,855,450
13. Transfers			0			0	0
14. Voluntary contribution			0			0	0
15. Adjustment down to maximum/up to zero	(2,003,670)	(103,113)	(2,106,783)	(76,845,685)	(5,057,650)	(81,903,335)	(84,010,118)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	24,016,771	672,532	24,689,303	147,686,503	331,469,526	479,156,029	503,845,332

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	90,749,391	XXX	XXX	90,749,391	0.0000	0	0.0000	0	0.0000	0
2.1	1	NAIC Designation Category 1.A	202,845,562	XXX	XXX	202,845,562	0.0005	101,423	0.0016	324,553	0.0033	669,390
2.2	1	NAIC Designation Category 1.B	28,211,232	XXX	XXX	28,211,232	0.0005	14,106	0.0016	45,138	0.0033	93,097
2.3	1	NAIC Designation Category 1.C	60,233,653	XXX	XXX	60,233,653	0.0005	30,117	0.0016	96,374	0.0033	198,771
2.4	1	NAIC Designation Category 1.D	189,174,657	XXX	XXX	189,174,657	0.0005	94,587	0.0016	302,679	0.0033	624,276
2.5	1	NAIC Designation Category 1.E	155,113,707	XXX	XXX	155,113,707	0.0005	77,557	0.0016	248,182	0.0033	511,875
2.6	1	NAIC Designation Category 1.F	469,937,715	XXX	XXX	469,937,715	0.0005	234,969	0.0016	751,900	0.0033	1,550,794
2.7	1	NAIC Designation Category 1.G	401,221,687	XXX	XXX	401,221,687	0.0005	200,611	0.0016	641,955	0.0033	1,324,032
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	1,506,738,213	XXX	XXX	1,506,738,213	XXX	753,369	XXX	2,410,781	XXX	4,972,236
3.1	2	NAIC Designation Category 2.A	444,124,979	XXX	XXX	444,124,979	0.0021	932,662	0.0064	2,842,400	0.0106	4,707,725
3.2	2	NAIC Designation Category 2.B	586,282,113	XXX	XXX	586,282,113	0.0021	1,231,192	0.0064	3,752,206	0.0106	6,214,590
3.3	2	NAIC Designation Category 2.C	143,026,219	XXX	XXX	143,026,219	0.0021	300,355	0.0064	915,368	0.0106	1,516,078
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	1,173,433,311	XXX	XXX	1,173,433,311	XXX	2,464,210	XXX	7,509,973	XXX	12,438,393
4.1	3	NAIC Designation Category 3.A	59,737,770	XXX	XXX	59,737,770	0.0099	591,404	0.0263	1,571,103	0.0376	2,246,140
4.2	3	NAIC Designation Category 3.B	21,919,317	XXX	XXX	21,919,317	0.0099	217,001	0.0263	576,478	0.0376	824,166
4.3	3	NAIC Designation Category 3.C	7,859,821	XXX	XXX	7,859,821	0.0099	77,812	0.0263	206,713	0.0376	295,529
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)	89,516,908	XXX	XXX	89,516,908	XXX	886,217	XXX	2,354,295	XXX	3,365,836
5.1	4	NAIC Designation Category 4.A	1,100,471	XXX	XXX	1,100,471	0.0245	26,962	0.0572	62,947	0.0817	89,908
5.2	4	NAIC Designation Category 4.B	9,387,877	XXX	XXX	9,387,877	0.0245	230,003	0.0572	536,987	0.0817	766,990
5.3	4	NAIC Designation Category 4.C	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)	10,488,348	XXX	XXX	10,488,348	XXX	256,965	XXX	599,934	XXX	856,898
6.1	5	NAIC Designation Category 5.A	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
6.2	5	NAIC Designation Category 5.B	1,000,000	XXX	XXX	1,000,000	0.0630	63,000	0.1128	112,800	0.1880	188,000
6.3	5	NAIC Designation Category 5.C	496,033	XXX	XXX	496,033	0.0630	31,250	0.1128	55,952	0.1880	93,254
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)	1,496,033	XXX	XXX	1,496,033	XXX	94,250	XXX	168,752	XXX	281,254
7.	6	NAIC 6	4	XXX	XXX	4	0.0000	0	0.2370	1	0.2370	1
8.		Total Unrated Multi-class Securities Acquired by Conversion	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	2,872,422,208	XXX	XXX	2,872,422,208	XXX	4,455,011	XXX	13,043,736	XXX	21,914,618
PREFERRED STOCKS												
10.	1	Highest Quality		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
11.	2	High Quality	10,791,749	XXX	XXX	10,791,749	0.0021	22,663	0.0064	69,067	0.0106	114,393
12.	3	Medium Quality	2,727,239	XXX	XXX	2,727,239	0.0099	27,000	0.0263	71,726	0.0376	102,544
13.	4	Low Quality	2,998,612	XXX	XXX	2,998,612	0.0245	73,466	0.0572	171,521	0.0817	244,987
14.	5	Lower Quality	291,610	XXX	XXX	291,610	0.0630	18,371	0.1128	32,894	0.1880	54,823
15.	6	In or Near Default	4,226,936	XXX	XXX	4,226,936	0.0000	0	0.2370	1,001,784	0.2370	1,001,784
16.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	21,036,145	XXX	XXX	21,036,145	XXX	141,500	XXX	1,346,992	XXX	1,518,530

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
SHORT-TERM BONDS												
18.		Exempt Obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19.1	1	NAIC Designation Category 1.A	128,623,800	XXX	XXX	128,623,800	0.0005	64,312	0.0016	205,798	0.0033	424,459
19.2	1	NAIC Designation Category 1.B		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
19.3	1	NAIC Designation Category 1.C		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
19.4	1	NAIC Designation Category 1.D		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
19.5	1	NAIC Designation Category 1.E	1,499,225	XXX	XXX	1,499,225	0.0005	750	0.0016	2,399	0.0033	4,947
19.6	1	NAIC Designation Category 1.F		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
19.7	1	NAIC Designation Category 1.G	27,752,839	XXX	XXX	27,752,839	0.0005	13,876	0.0016	44,405	0.0033	91,584
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)	157,875,864	XXX	XXX	157,875,864	XXX	78,938	XXX	252,601	XXX	520,990
20.1	2	NAIC Designation Category 2.A		XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
20.2	2	NAIC Designation Category 2.B		XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
20.3	2	NAIC Designation Category 2.C	5,875,440	XXX	XXX	5,875,440	0.0021	12,338	0.0064	37,603	0.0106	62,280
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)	5,875,440	XXX	XXX	5,875,440	XXX	12,338	XXX	37,603	XXX	62,280
21.1	3	NAIC Designation Category 3.A		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
21.2	3	NAIC Designation Category 3.B		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
21.3	3	NAIC Designation Category 3.C		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
22.1	4	NAIC Designation Category 4.A		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
22.2	4	NAIC Designation Category 4.B		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
22.3	4	NAIC Designation Category 4.C		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
23.1	5	NAIC Designation Category 5.A		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
23.2	5	NAIC Designation Category 5.B		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
23.3	5	NAIC Designation Category 5.C		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
24.	6	NAIC 6		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24)	163,751,304	XXX	XXX	163,751,304	XXX	91,276	XXX	290,204	XXX	583,270
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded	107,115	XXX	XXX	107,115	0.0005	54	0.0016	171	0.0033	353
27.	1	Highest Quality		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
28.	2	High Quality		XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
29.	3	Medium Quality		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
30.	4	Low Quality		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
31.	5	Lower Quality		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
32.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
33.		Total Derivative Instruments	107,115	XXX	XXX	107,115	XXX	54	XXX	171	XXX	353
34.		Total (Lines 9 + 17 + 25 + 33)	3,057,316,773	XXX	XXX	3,057,316,773	XXX	4,687,841	XXX	14,681,103	XXX	24,016,771

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

Line Num- ber	NAIC Desig- nation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm Mortgages - CM1 - Highest Quality			XXX	0	0.0011	0	0.0057	0	0.0074	0
36.		Farm Mortgages - CM2 - High Quality			XXX	0	0.0040	0	0.0114	0	0.0149	0
37.		Farm Mortgages - CM3 - Medium Quality			XXX	0	0.0069	0	0.0200	0	0.0257	0
38.		Farm Mortgages - CM4 - Low Medium Quality			XXX	0	0.0120	0	0.0343	0	0.0428	0
39.		Farm Mortgages - CM5 - Low Quality			XXX	0	0.0183	0	0.0486	0	0.0628	0
40.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0007	0	0.0011	0
41.		Residential Mortgages - All Other			XXX	0	0.0015	0	0.0034	0	0.0046	0
42.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0007	0	0.0011	0
43.		Commercial Mortgages - All Other - CM1 - Highest Quality	23,464,515		XXX	23,464,515	0.0011	25,811	0.0057	133,748	0.0074	173,637
44.		Commercial Mortgages - All Other - CM2 - High Quality	33,482,874		XXX	33,482,874	0.0040	133,931	0.0114	381,705	0.0149	498,895
45.		Commercial Mortgages - All Other - CM3 - Medium Quality			XXX	0	0.0069	0	0.0200	0	0.0257	0
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality			XXX	0	0.0120	0	0.0343	0	0.0428	0
47.		Commercial Mortgages - All Other - CM5 - Low Quality			XXX	0	0.0183	0	0.0486	0	0.0628	0
		Overdue, Not in Process:										
48.		Farm Mortgages			XXX	0	0.0480	0	0.0868	0	0.1371	0
49.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0006	0	0.0014	0	0.0023	0
50.		Residential Mortgages - All Other			XXX	0	0.0029	0	0.0066	0	0.0103	0
51.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0006	0	0.0014	0	0.0023	0
52.		Commercial Mortgages - All Other			XXX	0	0.0480	0	0.0868	0	0.1371	0
		In Process of Foreclosure:										
53.		Farm Mortgages			XXX	0	0.0000	0	0.1942	0	0.1942	0
54.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0046	0	0.0046	0
55.		Residential Mortgages - All Other			XXX	0	0.0000	0	0.0149	0	0.0149	0
56.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0046	0	0.0046	0
57.		Commercial Mortgages - All Other			XXX	0	0.0000	0	0.1942	0	0.1942	0
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	56,947,389	0	XXX	56,947,389	XXX	159,742	XXX	515,452	XXX	672,532
59.		Schedule DA Mortgages			XXX	0	0.0034	0	0.0114	0	0.0149	0
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	56,947,389	0	XXX	56,947,389	XXX	159,742	XXX	515,452	XXX	672,532

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public	985,255,945	XXX	XXX	985,255,945	0.0000	0	0.1451 (a)	142,960,638	0.1451 (a)	142,960,638
2.		Unaffiliated - Private	24,297,510	XXX	XXX	24,297,510	0.0000	0	0.1945	4,725,866	0.1945	4,725,866
3.		Federal Home Loan Bank		XXX	XXX	0	0.0000	0	0.0061	0	0.0097	0
4.		Affiliated - Life with AVR	4,525,843,685	XXX	XXX	4,525,843,685	0.0000	0	0.0000	0	0.0000	0
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations				0	XXX		XXX		XXX	
6.		Fixed Income - Highest Quality				0	XXX		XXX		XXX	
7.		Fixed Income - High Quality				0	XXX		XXX		XXX	
8.		Fixed Income - Medium Quality				0	XXX		XXX		XXX	
9.		Fixed Income - Low Quality				0	XXX		XXX		XXX	
10.		Fixed Income - Lower Quality				0	XXX		XXX		XXX	
11.		Fixed Income - In/Near Default				0	XXX		XXX		XXX	
12.		Unaffiliated Common Stock - Public				0	0.0000	0	0.1451 (a)	0	0.1451 (a)	0
13.		Unaffiliated Common Stock - Private				0	0.0000	0	0.1945	0	0.1945	0
14.		Real Estate				0	(b)	0	(b)	0	(b)	0
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
16.		Affiliated - All Other		XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
17.		Total Common Stock (Sum of Lines 1 through 16)	5,535,397,140	0	0	5,535,397,140	XXX	0	XXX	147,686,503	XXX	147,686,503
REAL ESTATE												
18.		Home Office Property (General Account only)	21,599,507			21,599,507	0.0000	0	0.0912	1,969,875	0.0912	1,969,875
19.		Investment Properties	859,191			859,191	0.0000	0	0.0912	78,358	0.0912	78,358
20.		Properties Acquired in Satisfaction of Debt				0	0.0000	0	0.1337	0	0.1337	0
21.		Total Real Estate (Sum of Lines 18 through 20)	22,458,698	0	0	22,458,698	XXX	0	XXX	2,048,233	XXX	2,048,233
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
23.	1	Highest Quality	1,846,770	XXX	XXX	1,846,770	0.0005	923	0.0016	2,955	0.0033	6,094
24.	2	High Quality		XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
25.	3	Medium Quality	308,601,489	XXX	XXX	308,601,489	0.0099	3,055,155	0.0263	8,116,219	0.0376	11,603,416
26.	4	Low Quality	35,250,321	XXX	XXX	35,250,321	0.0245	863,633	0.0572	2,016,318	0.0817	2,879,951
27.	5	Lower Quality		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
28.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)	345,698,580	XXX	XXX	345,698,580	XXX	3,919,711	XXX	10,135,492	XXX	14,489,462

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
30.	1	Highest Quality	33,880,801	XXX	XXX	33,880,801	0.0005	16,940	0.0016	54,209	0.0033	111,807
31.	2	High Quality		XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
32.	3	Medium Quality		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
33.	4	Low Quality		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
34.	5	Lower Quality		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
35.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
36.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)	33,880,801	XXX	XXX	33,880,801	XXX	16,940	XXX	54,209	XXX	111,807
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing Affiliated:										
38.		Mortgages - CM1 - Highest Quality			XXX	0	0.0011	0	0.0057	0	0.0074	0
39.		Mortgages - CM2 - High Quality			XXX	0	0.0040	0	0.0114	0	0.0149	0
40.		Mortgages - CM3 - Medium Quality			XXX	0	0.0069	0	0.0200	0	0.0257	0
41.		Mortgages - CM4 - Low Medium Quality			XXX	0	0.0120	0	0.0343	0	0.0428	0
42.		Mortgages - CM5 - Low Quality			XXX	0	0.0183	0	0.0486	0	0.0628	0
43.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0007	0	0.0011	0
44.		Residential Mortgages - All Other		XXX	XXX	0	0.0015	0	0.0034	0	0.0046	0
45.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0007	0	0.0011	0
		Overdue, Not in Process Affiliated:										
46.		Farm Mortgages			XXX	0	0.0480	0	0.0868	0	0.1371	0
47.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0006	0	0.0014	0	0.0023	0
48.		Residential Mortgages - All Other			XXX	0	0.0029	0	0.0066	0	0.0103	0
49.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0006	0	0.0014	0	0.0023	0
50.		Commercial Mortgages - All Other			XXX	0	0.0480	0	0.0868	0	0.1371	0
		In Process of Foreclosure Affiliated:										
51.		Farm Mortgages			XXX	0	0.0000	0	0.1942	0	0.1942	0
52.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0046	0	0.0046	0
53.		Residential Mortgages - All Other			XXX	0	0.0000	0	0.0149	0	0.0149	0
54.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0046	0	0.0046	0
55.		Commercial Mortgages - All Other			XXX	0	0.0000	0	0.1942	0	0.1942	0
56.		Total Affiliated (Sum of Lines 38 through 55)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
57.		Unaffiliated - In Good Standing With Covenants			XXX	0	(c)	0	(c)	0	(c)	0
58.		Unaffiliated - In Good Standing Defeased With Government Securities			XXX	0	0.0011	0	0.0057	0	0.0074	0
59.		Unaffiliated - In Good Standing Primarily Senior			XXX	0	0.0040	0	0.0114	0	0.0149	0
60.		Unaffiliated - In Good Standing All Other	386,773		XXX	386,773	0.0069	2,669	0.0200	7,735	0.0257	9,940
61.		Unaffiliated - Overdue, Not in Process			XXX	0	0.0480	0	0.0868	0	0.1371	0
62.		Unaffiliated - In Process of Foreclosure			XXX	0	0.0000	0	0.1942	0	0.1942	0
63.		Total Unaffiliated (Sum of Lines 57 through 62)	386,773	0	XXX	386,773	XXX	2,669	XXX	7,735	XXX	9,940
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)	386,773	0	XXX	386,773	XXX	2,669	XXX	7,735	XXX	9,940

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
65.		Unaffiliated Public		XXX	XXX	0	0.0000	0	0.1451 (a)	0	0.1451 (a)	0
66.		Unaffiliated Private	257,528,011	XXX	XXX	257,528,011	0.0000	0	0.1945	50,089,198	0.1945	50,089,198
67.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
68.		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
69.		Affiliated Other - All Other	306,459,037	XXX	XXX	306,459,037	0.0000	0	0.1945	59,606,283	0.1945	59,606,283
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	563,987,048	XXX	XXX	563,987,048	XXX	0	XXX	109,695,481	XXX	109,695,481
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71.		Home Office Property (General Account only)				0	0.0000	0	0.0912	0	0.0912	0
72.		Investment Properties	1,105,026,485		909,153,343	2,014,179,828	0.0000	0	0.0912	183,693,200	0.0912	183,693,200
73.		Properties Acquired in Satisfaction of Debt				0	0.0000	0	0.1337	0	0.1337	0
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)	1,105,026,485	0	909,153,343	2,014,179,828	XXX	0	XXX	183,693,200	XXX	183,693,200
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
75.		Guaranteed Federal Low Income Housing Tax Credit	0			0	0.0003	0	0.0006	0	0.0010	0
76.		Non-guaranteed Federal Low Income Housing Tax Credit	192,886			192,886	0.0063	1,215	0.0120	2,315	0.0190	3,665
77.		Guaranteed State Low Income Housing Tax Credit	0			0	0.0003	0	0.0006	0	0.0010	0
78.		Non-guaranteed State Low Income Housing Tax Credit	0			0	0.0063	0	0.0120	0	0.0190	0
79.		All Other Low Income Housing Tax Credit	0			0	0.0273	0	0.0600	0	0.0975	0
80.		Total LIHTC (Sum of Lines 75 through 79)	192,886	0	0	192,886	XXX	1,215	XXX	2,315	XXX	3,665
ALL OTHER INVESTMENTS												
81.		NAIC 1 Working Capital Finance Investments		XXX		0	0.0000	0	0.0042	0	0.0042	0
82.		NAIC 2 Working Capital Finance Investments		XXX		0	0.0000	0	0.0137	0	0.0137	0
83.		Other Invested Assets - Schedule BA	135,555,305	XXX		135,555,305	0.0000	0	0.1580	21,417,738	0.1580	21,417,738
84.		Other Short-Term Invested Assets - Schedule DA		XXX		0	0.0000	0	0.1580	0	0.1580	0
85.		Total All Other (Sum of Lines 81, 82, 83 and 84)	135,555,305	XXX	0	135,555,305	XXX	0	XXX	21,417,738	XXX	21,417,738
86.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)	2,184,727,878	0	909,153,343	3,093,881,221	XXX	3,940,535	XXX	325,006,171	XXX	329,421,292

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

Asset Valuation Reserve - Replications (Synthetic) Assets
N O N E

Schedule F - Claims
N O N E

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
									Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written	18,386,991	XXX		XXX		XXX		XXX		XXX	18,386,991	XXX		XXX		XXX		XXX
2. Premiums earned	18,221,652	XXX		XXX		XXX		XXX		XXX	18,221,652	XXX		XXX		XXX		XXX
3. Incurred claims	13,742,262	75.4	0	0.0	0	0.0	0	0.0	0	0.0	13,742,262	75.4	0	0.0	0	0.0	0	0.0
4. Cost containment expenses	585,080	3.2		0.0		0.0		0.0		0.0	585,080	3.2		0.0		0.0		0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4)	14,327,342	78.6	0	0.0	0	0.0	0	0.0	0	0.0	14,327,342	78.6	0	0.0	0	0.0	0	0.0
6. Increase in contract reserves	4,542,208	24.9	0	0.0	0	0.0	0	0.0	0	0.0	4,542,208	24.9	0	0.0	0	0.0	0	0.0
7. Commissions (a)	778,222	4.3		0.0		0.0		0.0		0.0	778,222	4.3		0.0		0.0		0.0
8. Other general insurance expenses	12,779,362	70.1		0.0		0.0		0.0		0.0	12,779,362	70.1		0.0		0.0		0.0
9. Taxes, licenses and fees	1,227,163	6.7		0.0		0.0		0.0		0.0	1,227,163	6.7		0.0		0.0		0.0
10. Total other expenses incurred	14,784,747	81.1	0	0.0	0	0.0	0	0.0	0	0.0	14,784,747	81.1	0	0.0	0	0.0	0	0.0
11. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds	(15,432,645)	(84.7)	0	0.0	0	0.0	0	0.0	0	0.0	(15,432,645)	(84.7)	0	0.0	0	0.0	0	0.0
13. Dividends or refunds	0	0.0		0.0		0.0		0.0		0.0	0	0.0		0.0		0.0		0.0
14. Gain from underwriting after dividends or refunds	(15,432,645)	(84.7)	0	0.0	0	0.0	0	0.0	0	0.0	(15,432,645)	(84.7)	0	0.0	0	0.0	0	0.0
DETAILS OF WRITE-INS																		
1101.																		
1102.																		
1103.																		
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2. - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	1,746,759					1,746,759			
2. Advance premiums	67,787					67,787			
3. Reserve for rate credits	0								
4. Total premium reserves, current year	1,814,546	0	0	0	0	1,814,546	0	0	0
5. Total premium reserves, prior year	1,979,885	0	0	0	0	1,979,885	0	0	0
6. Increase in total premium reserves	(165,339)	0	0	0	0	(165,339)	0	0	0
B. Contract Reserves:									
1. Additional reserves (a)	260,557,144					260,557,144			
2. Reserve for future contingent benefits	0								
3. Total contract reserves, current year	260,557,144	0	0	0	0	260,557,144	0	0	0
4. Total contract reserves, prior year	256,014,936	0	0	0	0	256,014,936	0	0	0
5. Increase in contract reserves	4,542,208	0	0	0	0	4,542,208	0	0	0
C. Claim Reserves and Liabilities:									
1. Total current year	15,725,348	0	0	0	0	15,725,348	0	0	0
2. Total prior year	17,309,639	0	0	0	0	17,309,639	0	0	0
3. Increase	(1,584,291)	0	0	0	0	(1,584,291)	0	0	0

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	4,848,095					4,848,095			
1.2 On claims incurred during current year	10,478,458					10,478,458			
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	11,955,747					11,955,747			
2.2 On claims incurred during current year	3,769,601					3,769,601			
3. Test:									
3.1 Lines 1.1 and 2.1	16,803,842	0	0	0	0	16,803,842	0	0	0
3.2 Claim reserves and liabilities, December 31, prior year	17,309,639	0	0	0	0	17,309,639	0	0	0
3.3 Line 3.1 minus Line 3.2	(505,797)	0	0	0	0	(505,797)	0	0	0

PART 4. - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	0								
2. Premiums earned	0								
3. Incurred claims	0								
4. Commissions	0	0	0						
B. Reinsurance Ceded:									
1. Premiums written	5,177,065					5,177,065			
2. Premiums earned	5,177,065					5,177,065			
3. Incurred claims	2,917,548					2,917,548			
4. Commissions	1,055,469	0	0			1,055,469			

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims			16,659,808	16,659,808
2. Beginning Claim Reserves and Liabilities			19,469,711	19,469,711
3. Ending Claim Reserves and Liabilities			18,363,081	18,363,081
4. Claims Paid	0	0	17,766,438	17,766,438
B. Assumed Reinsurance:				
5. Incurred Claims.....				0
6. Beginning Claim Reserves and Liabilities				0
7. Ending Claim Reserves and Liabilities				0
8. Claims Paid	0	0	0	0
C. Ceded Reinsurance:				
9. Incurred Claims.....			2,917,548	2,917,548
10. Beginning Claim Reserves and Liabilities			2,275,095	2,275,095
11. Ending Claim Reserves and Liabilities			2,675,234	2,675,234
12. Claims Paid	0	0	2,517,409	2,517,409
D. Net:				
13. Incurred Claims.....	0	0	13,742,260	13,742,260
14. Beginning Claim Reserves and Liabilities	0	0	17,194,616	17,194,616
15. Ending Claim Reserves and Liabilities	0	0	15,687,847	15,687,847
16. Claims Paid	0	0	15,249,029	15,249,029
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses			14,327,342	14,327,342
18. Beginning Reserves and Liabilities			17,194,615	17,194,615
19. Ending Reserves and Liabilities			15,687,848	15,687,848
20. Paid Claims and Cost Containment Expenses	0	0	15,834,109	15,834,109

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 1 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
65242	35-0457540	01/01/2006	Lafayette Life Insurance Company	OH	YRT/L	OL	73,500,536	907,341	1,203,478	0	0	0
0299999. General Account - U.S. Affiliates - Other							73,500,536	907,341	1,203,478	0	0	0
0399999. Total General Account - U.S. Affiliates							73,500,536	907,341	1,203,478	0	0	0
0699999. Total General Account - Non-U.S. Affiliates							0	0	0	0	0	0
0799999. Total General Account - Affiliates							73,500,536	907,341	1,203,478	0	0	0
1099999. Total General Account - Non-Affiliates							0	0	0	0	0	0
1199999. Total General Account							73,500,536	907,341	1,203,478	0	0	0
1499999. Total Separate Accounts - U.S. Affiliates							0	0	0	0	0	0
1799999. Total Separate Accounts - Non-U.S. Affiliates							0	0	0	0	0	0
1899999. Total Separate Accounts - Affiliates							0	0	0	0	0	0
2199999. Total Separate Accounts - Non-Affiliates							0	0	0	0	0	0
2299999. Total Separate Accounts							0	0	0	0	0	0
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)							73,500,536	907,341	1,203,478	0	0	0
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)							0	0	0	0	0	0
9999999 - Totals							73,500,536	907,341	1,203,478	0	0	0

Schedule S - Part 1 - Section 2

N O N E

SCHEDULE S - PART 2

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9	10		12	13		
								Current Year	Prior Year		Current Year	Prior Year		
...99937	...31-1191427	...07/01/1986	Columbus Life Ins Co	OH	...	...OL	1,105,780,339	459,573,735	477,512,498	0	0	0	0	0
0299999. General Account - Authorized U.S. Affiliates - Other							1,105,780,339	459,573,735	477,512,498	0	0	0	0	0
0399999. Total General Account - Authorized U.S. Affiliates							1,105,780,339	459,573,735	477,512,498	0	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							1,105,780,339	459,573,735	477,512,498	0	0	0	0	0
...80659	...82-4533188	...08/01/2008	Canada Life Assurance Co. USB	MI	...	...YRT/I	112,342,542	129,354	113,651	159,397	0	0	0	0
...86258	...13-2572994	...08/01/1997	General Re Life Corporation	CT	...	...YRT/I	1,760,970	24,852	25,296	15,824	0	0	0	0
...88340	...59-2859797	...12/01/1999	Hannover Life Reinsurance Co.	FL	...	...YRT/I	16,751,319	57,249	55,400	84,737	0	0	0	0
...66346	...58-0828824	...01/01/1986	Munich American Reassurance Co.	GA	...	...YRT/I	52,475,054	28,265	21,633	26,713	0	0	0	0
...93572	...43-1235868	...01/01/1982	RGA Reinsurance Co.	MO	...	...YRT/I	252,681,720	485,546	504,666	657,220	0	0	0	0
...82627	...06-0839705	...08/01/2003	Swiss Re Life & Health America	MO	...	...YRT/I	221,854,288	235,305	201,931	296,511	0	0	0	0
...65676	...35-0472300	...07/01/1980	The Lincoln National Life Insurance Co.	IN	...	...YRT/I	8,450,149	118,208	134,747	171,283	0	0	0	0
0899999. General Account - Authorized U.S. Non-Affiliates							666,316,042	1,078,779	1,057,324	1,411,685	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates							666,316,042	1,078,779	1,057,324	1,411,685	0	0	0	0
1199999. Total General Account Authorized							1,772,096,381	460,652,514	478,569,822	1,411,685	0	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0	0
...00000	...AA-1580095	...08/01/2008	TGA Reinsurance Company	JPN	...	...OL	89,786,810	98,112	87,268	116,884	0	0	0	0
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							89,786,810	98,112	87,268	116,884	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							89,786,810	98,112	87,268	116,884	0	0	0	0
2299999. Total General Account Unauthorized							89,786,810	98,112	87,268	116,884	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0	0
3399999. Total General Account Certified							0	0	0	0	0	0	0	0
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates							0	0	0	0	0	0	0	0
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates							0	0	0	0	0	0	0	0
4099999. Total General Account - Reciprocal Jurisdiction Affiliates							0	0	0	0	0	0	0	0
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates							0	0	0	0	0	0	0	0
4499999. Total General Account Reciprocal Jurisdiction							0	0	0	0	0	0	0	0
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							1,861,883,191	460,750,626	478,657,090	1,528,569	0	0	0	0
4899999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0	0
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
5299999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0	0
5599999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0	0
5699999. Total Separate Accounts Authorized							0	0	0	0	0	0	0	0
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0	0
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
6399999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0	0
6699999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0	0
6799999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0	0
7099999. Total Separate Accounts - Certified U.S. Affiliates							0	0	0	0	0	0	0	0
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0	0
7499999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	0	0
7799999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	0	0
7899999. Total Separate Accounts Certified							0	0	0	0	0	0	0	0
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates							0	0	0	0	0	0	0	0
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates							0	0	0	0	0	0	0	0
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates							0	0	0	0	0	0	0	0
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates							0	0	0	0	0	0	0	0
8999999. Total Separate Accounts Reciprocal Jurisdiction							0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance	
								9	10		12	13			
								Current Year	Prior Year		Current Year	Prior Year			
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified								0	0	0	0	0	0	0	
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)								1,772,096,381	460,652,514	478,569,822	1,411,685	0	0	0	0
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)								89,786,810	98,112	87,268	116,884	0	0	0	0
9999999 - Totals								1,861,883,191	460,750,626	478,657,090	1,528,569	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
99937	31-1191427	07/01/1986	Columbus Life Insurance Co.	OH	OTH/I	LTDI	0	491	473,698	0	0	0	0
0299999. General Account - Authorized U.S. Affiliates - Other							0	491	473,698	0	0	0	0
0399999. Total General Account - Authorized U.S. Affiliates							0	491	473,698	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							0	491	473,698	0	0	0	0
71412	47-0246511	07/01/2001	Mutual of Omaha Insurance Co.	NE	QA/I	SD	1,687,779	0	15,455,827	0	0	0	0
86258	13-2572994	10/01/2009	Gen Re Life Corporation	CT	QA/I	SD	3,300,642	0	9,879,170	0	0	0	0
0899999. General Account - Authorized U.S. Non-Affiliates							4,988,421	0	25,334,997	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates							4,988,421	0	25,334,997	0	0	0	0
1199999. Total General Account Authorized							4,988,421	491	25,808,695	0	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							0	0	0	0	0	0	0
2299999. Total General Account Unauthorized							0	0	0	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0
3399999. Total General Account Certified							0	0	0	0	0	0	0
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates							0	0	0	0	0	0	0
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates							0	0	0	0	0	0	0
4099999. Total General Account - Reciprocal Jurisdiction Affiliates							0	0	0	0	0	0	0
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates							0	0	0	0	0	0	0
4499999. Total General Account Reciprocal Jurisdiction							0	0	0	0	0	0	0
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							4,988,421	491	25,808,695	0	0	0	0
4899999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
5299999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0
5599999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0
5699999. Total Separate Accounts Authorized							0	0	0	0	0	0	0
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
6399999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0
6699999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0
6799999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0
7099999. Total Separate Accounts - Certified U.S. Affiliates							0	0	0	0	0	0	0
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0
7499999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	0
7799999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	0
7899999. Total Separate Accounts Certified							0	0	0	0	0	0	0
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates							0	0	0	0	0	0	0
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates							0	0	0	0	0	0	0
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates							0	0	0	0	0	0	0
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates							0	0	0	0	0	0	0
8999999. Total Separate Accounts Reciprocal Jurisdiction							0	0	0	0	0	0	0
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							0	0	0	0	0	0	0
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)							4,988,421	491	25,808,695	0	0	0	0
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)							0	0	0	0	0	0	0
9999999 - Totals							4,988,421	491	25,808,695	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols.5+6+7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999. Total General Account - Life and Annuity U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0699999. Total General Account - Life and Annuity Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0799999. Total General Account - Life and Annuity Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
...00000 ... AA-1580095 ... 08/01/2008 ... TOA Reinsurance Company				98,112	6,836	0	104,948	345,000	0001	0	0	0	0	104,948
0999999. General Account - Life and Annuity Non-U.S. Non-Affiliates				98,112	6,836	0	104,948	345,000	XXX	0	0	0	0	104,948
1099999. Total General Account - Life and Annuity Non-Affiliates				98,112	6,836	0	104,948	345,000	XXX	0	0	0	0	104,948
1199999. Total General Account Life and Annuity				98,112	6,836	0	104,948	345,000	XXX	0	0	0	0	104,948
1499999. Total General Account - Accident and Health U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1799999. Total General Account - Accident and Health Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1899999. Total General Account - Accident and Health Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2199999. Total General Account - Accident and Health Non-Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2299999. Total General Account Accident and Health				0	0	0	0	0	XXX	0	0	0	0	0
2399999. Total General Account				98,112	6,836	0	104,948	345,000	XXX	0	0	0	0	104,948
2699999. Total Separate Accounts - U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2999999. Total Separate Accounts - Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3099999. Total Separate Accounts - Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3399999. Total Separate Accounts - Non-Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3499999. Total Separate Accounts				0	0	0	0	0	XXX	0	0	0	0	0
3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)				0	0	0	0	0	XXX	0	0	0	0	0
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)				98,112	6,836	0	104,948	345,000	XXX	0	0	0	0	104,948
9999999 - Totals				98,112	6,836	0	104,948	345,000	XXX	0	0	0	0	104,948

(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
	0001	1.....	026009674	Sumitomo Mitsui Banking Corporation	345,000

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 5

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Domi- ciliary Juris- diction	6 Certified Rein- surer Rating (1 through 6)	7 Effective Date of Certified Reinsurer Rating	8 Percent Collat- eral Required for Full Credit (0% - 100%)	9 Reserve Credit Taken	10 Paid and Unpaid Losses Recover- able (Debit)	11 Other Debits	12 Total Recover- able/ Reserve Credit Taken (Col. 9 + 10 + 11)	13 Miscellan- eous Balances (Credit)	14 Net Obligation Subject to Collateral (Col. 12 - 13)	15 Dollar Amount of Collateral Required for Full Credit (Col. 14 Times Col. 8)	Collateral						23 Percent of Collateral Provided for Net Obli- gation Subject to Collateral (Col. 22 / Col. 14)	24 Percent Credit Allowed on Net Obli- gation Subject to Collateral (Col. 23 / Col. 8, not to Exceed 100%)	25 Amount of Credit Allowed for Net Obligation Subject to Collateral (Col. 14 x Col. 24)	26 Liability for Reins- urance with Certified Reinsurers Due to Collateral Deficiency (Col. 14 - Col. 25)	
															16 Multiple Beneficiary Trust	17 Letters of Credit	18 Issuing or Confirming Bank Reference Number (a)	19 Trust Agree- ments	20 Funds Deposited by and Withheld from Reinsurers	21 Other					22 Total Collateral Provided (Col. 16 + 17 + 19 + 20 + 21)
NONE																									
9999999 - Totals																									
															XXX					XXX	XXX				

(a)

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

SCHEDULE S - PART 6
Five Year Exhibit of Reinsurance Ceded Business
(\$000 Omitted)

	1 2021	2 2020	3 2019	4 2018	5 2017
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	6,517	6,605	6,422	6,419	6,403
2. Commissions and reinsurance expense allowances	1,055	1,071	1,029	981	932
3. Contract claims	4,696	4,856	2,936	4,225	3,420
4. Surrender benefits and withdrawals for life contracts					
5. Dividends to policyholders and refunds to members					
6. Reserve adjustments on reinsurance ceded	0	0	0	0	0
7. Increase in aggregate reserve for life and accident and health contracts	(15,050)	(14,178)	(18,242)	(16,701)	(16,784)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	426	464	458	442	444
9. Aggregate reserves for life and accident and health contracts	463,819	478,868	493,046	511,288	527,989
10. Liability for deposit-type contracts	22,741	23,887	24,633	25,904	26,765
11. Contract claims unpaid	2,274	1,876	1,675	1,869	1,684
12. Amounts recoverable on reinsurance	303	126	227	382	199
13. Experience rating refunds due or unpaid					
14. Policyholders' dividends and refunds to members (not included in Line 10)					
15. Commissions and reinsurance expense allowances due					
16. Unauthorized reinsurance offset	0	0	0	0	0
17. Offset for reinsurance with Certified Reinsurers				0	
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	0	0	0	0	0
19. Letters of credit (L)	345	330	160	163	100
20. Trust agreements (T)	0	0	0	0	0
21. Other (O)	0	0	0	0	0
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust				0	
23. Funds deposited by and withheld from (F)				0	
24. Letters of credit (L)				0	
25. Trust agreements (T)				0	
26. Other (O)				0	

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	11,236,856,013		11,236,856,013
2. Reinsurance (Line 16)	303,310	(303,310)	0
3. Premiums and considerations (Line 15)	47,860,398	425,849	48,286,247
4. Net credit for ceded reinsurance	XXX	488,711,366	488,711,366
5. All other admitted assets (balance)	111,919,364		111,919,364
6. Total assets excluding Separate Accounts (Line 26)	11,396,939,085	488,833,905	11,885,772,990
7. Separate Account assets (Line 27)	1,284,661,518		1,284,661,518
8. Total assets (Line 28)	12,681,600,603	488,833,905	13,170,434,508
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	3,035,994,505	463,818,597	3,499,813,102
10. Liability for deposit-type contracts (Line 3)	189,368,066	22,741,215	212,109,281
11. Claim reserves (Line 4)	56,824,868	2,274,093	59,098,961
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)	32,815,113		32,815,113
13. Premium & annuity considerations received in advance (Line 8)	3,279,516		3,279,516
14. Other contract liabilities (Line 9)	59,585,179		59,585,179
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	0	0	0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)	0		0
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)	0		0
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)			0
19. All other liabilities (balance)	1,262,942,112		1,262,942,112
20. Total liabilities excluding Separate Accounts (Line 26)	4,640,809,359	488,833,905	5,129,643,264
21. Separate Account liabilities (Line 27)	1,284,661,518		1,284,661,518
22. Total liabilities (Line 28)	5,925,470,877	488,833,905	6,414,304,782
23. Capital & surplus (Line 38)	6,756,129,726	XXX	6,756,129,726
24. Total liabilities, capital & surplus (Line 39)	12,681,600,603	488,833,905	13,170,434,508
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	463,818,597		
26. Claim reserves	2,274,093		
27. Policyholder dividends/reserves	0		
28. Premium & annuity considerations received in advance	0		
29. Liability for deposit-type contracts	22,741,215		
30. Other contract liabilities	0		
31. Reinsurance ceded assets	303,310		
32. Other ceded reinsurance recoverables	0		
33. Total ceded reinsurance recoverables	489,137,215		
34. Premiums and considerations	425,849		
35. Reinsurance in unauthorized companies	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers	0		
37. Reinsurance with Certified Reinsurers	0		
38. Funds held under reinsurance treaties with Certified Reinsurers	0		
39. Other ceded reinsurance payables/offsets	0		
40. Total ceded reinsurance payable/offsets	425,849		
41. Total net credit for ceded reinsurance	488,711,366		

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

Allocated by States and Territories

			Direct Business Only				
			1	2	3	4	6
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Totals
1.	Alabama	AL	233,551	.0			233,551
2.	Alaska	AK	84,776	.0			84,776
3.	Arizona	AZ	855,414	.0			855,414
4.	Arkansas	AR	126,180	.0			126,180
5.	California	CA	10,193,610	.0			10,193,610
6.	Colorado	CO	247,797	.0			247,797
7.	Connecticut	CT	31,606	.0			31,606
8.	Delaware	DE	56,989	.0			56,989
9.	District of Columbia	DC	211,748	.0			211,748
10.	Florida	FL	7,042,508	.0			7,042,508
11.	Georgia	GA	1,334,255	.0			1,334,255
12.	Hawaii	HI	25,688	.0			25,688
13.	Idaho	ID	61,917	.0			61,917
14.	Illinois	IL	21,983,632	100			21,983,732
15.	Indiana	IN	12,568,106	.0	236		12,568,342
16.	Iowa	IA	161,458	.0			161,458
17.	Kansas	KS	676,178	.0			676,178
18.	Kentucky	KY	4,665,910	.0			4,665,910
19.	Louisiana	LA	6,418,708	.0			6,418,708
20.	Maine	ME	8,083	.0			8,083
21.	Maryland	MD	2,330,375	.0			2,330,375
22.	Massachusetts	MA	47,348	.0			47,348
23.	Michigan	MI	5,482,158	5,323			5,487,481
24.	Minnesota	MN	1,771,833	.0			1,771,833
25.	Mississippi	MS	137,853	.0			137,853
26.	Missouri	MO	3,577,654	240			3,577,894
27.	Montana	MT	14,427	.0			14,427
28.	Nebraska	NE	21,045	.0			21,045
29.	Nevada	NV	375,327	.0			375,327
30.	New Hampshire	NH	7,888	.0			7,888
31.	New Jersey	NJ	204,764	.0			204,764
32.	New Mexico	NM	40,237	.0			40,237
33.	New York	NY	147,234	.0			147,234
34.	North Carolina	NC	15,050,688	.0			15,050,688
35.	North Dakota	ND	24,704	.0			24,704
36.	Ohio	OH	42,491,344	2,886			42,494,230
37.	Oklahoma	OK	184,673	.0			184,673
38.	Oregon	OR	142,125	.0			142,125
39.	Pennsylvania	PA	8,533,976	(25)			8,533,951
40.	Rhode Island	RI	5,524	.0			5,524
41.	South Carolina	SC	1,640,494	.0			1,640,494
42.	South Dakota	SD	13,809	.0			13,809
43.	Tennessee	TN	1,372,727	.0			1,372,727
44.	Texas	TX	5,338,043	.0			5,338,043
45.	Utah	UT	47,231	.0			47,231
46.	Vermont	VT	2,898	.0			2,898
47.	Virginia	VA	708,287	.0			708,287
48.	Washington	WA	185,343	.0			185,343
49.	West Virginia	WV	3,066,879	.0			3,066,879
50.	Wisconsin	WI	1,601,816	.0			1,601,816
51.	Wyoming	WY	9,715	.0			9,715
52.	American Samoa	AS	0	.0			0
53.	Guam	GU	159	.0			159
54.	Puerto Rico	PR	7,404	.0			7,404
55.	U.S. Virgin Islands	VI	1,189	.0			1,189
56.	Northern Mariana Islands	MP	0	.0			0
57.	Canada	CAN	14	.0			14
58.	Aggregate Other Alien	OT	65,021	.0			65,021
59.	Total		161,640,320	8,524	236	0	161,649,080

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.0836	Western-Southern Group	.00000	47-3228849				1373 Lex Road Investor Holdings, LLC	KY	NIA	WS Real Estate Holdings LLC The Western and Southern Life Insurance Co	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000					2014 San Antonio Trust Agreement	OH	NIA	The Western and Southern Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000					2017 Houston Trust Agreement	OH	NIA		Ownership	100.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	45-5458388				2758 South Main SPE, LLC	NC	NIA	WS Real Estate Holdings LLC The Western and Southern Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	81-3013986				309 Holdings, LLC	OH	NIA		Ownership	1.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	81-3013986				309 Holdings, LLC	OH	NIA	WS Real Estate Holdings LLC	Ownership	48.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	27-1594103				506 Phelps Holdings, LLC	OH	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	86-1791268				Alta 287 Venture LLC	TX	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	84-5144260				Alta at Horizon West, LLC	FL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	84-4351262				Alta Preston Residences, LLC	TX	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	47-1046102				Apex Housing Investor Holdings, LLC	KY	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	82-1476704				Aravada Kipling Housing Holdings, LLC	CO	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	83-3057118				Beardsley Inv. Holdings, LLC	AZ	NIA	WSLR Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	45-5439068				Belle Housing Investor Holdings, Inc.	NC	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	83-4499681				Blackstone Real Estate Investment Trust	NY	NIA	WS Real Estate Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	82-0887717				BP Summerville Investor Holdings, LLC	SC	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	45-5458332				BY Apartment Investor Holding, LLC	MD	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	35-2431972				Canal Senate Apartments LLC	IN	NIA	WS Real Estate Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	82-0894869				Cape Barnstable Investor Holdings, LLC	MA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	20-8819502				Carmel Holdings, LLC	IN	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	20-5862349				Carmel Hotel, LLC	IN	NIA	Carmel Holdings, LLC	Ownership	36.260	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	31-1449186				Carthage Senior Housing Ltd	OH	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	82-4579654				Cedar Park Senior Inv. Holdings, LLC	TX	NIA	WSLR Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	83-2482456				Cenizo Apts Inv. Holdings, LLC	TX	NIA	WS Real Estate Holdings LLC The Western and Southern Life Insurance Co	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	75-2808126				Centreport Partners LP	TX	NIA		Ownership	25.250	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	83-4249257				Charlotte Park Investor Holdings, LLC	NC	NIA	WSLR Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	82-1650525				Chattanooga Southside Housing Investor Holdings, LLC	TN	NIA	WS Real Estate Holdings LLC The Western and Southern Life Insurance Co	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	85-3863649				Chestnut Anchor Healthcare Fund II LP	TX	NIA	The Western and Southern Life Insurance Co	Ownership	25.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	81-2810787				Chestnut Healthcare Partners, LP	TN	NIA		Ownership	21.350	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	23-1691523				Cincinnati Analyst Inc	OH	DS	Columbus Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	83-3238622				Cincinnati CBD Holdings, LLC	OH	NIA	WS Real Estate Holdings LLC The Western and Southern Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	61-1454115				Cincinnati New Markets Fund LLC	OH	NIA		Ownership	14.660	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	20-0434449				Cleveland East Hotel LLC	OH	NIA	WS CEH LLC The Western and Southern Life Insurance Co	Ownership	37.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.99937	31-1191427				Columbus Life Insurance Co	OH	DS		Ownership	100.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	85-1998953				Courtland Apartments, LLC	GA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	81-3364944				Cove Housing Investor Holdings, LLC	OR	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	84-2300932				Covington Apt. Holdings, LLC	AZ	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	46-5593932				Crabtree Common Apt. Invesotr Holdings, LLC	NC	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	45-2524597				Cranberry NP Hotel Company LLC	PA	NIA	NP Cranberry Hotel Holdings, LLC	Ownership	72.520	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	47-3929236				Crossings Apt. Holdings	UT	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	46-3421289				Dallas City Investor Holdings, LLC	TX	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	20-2681473				Day Hill Road Land LLC	CT	NIA	WS Real Estate Holdings LLC The Western and Southern Life Insurance Co	Ownership	74.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	31-1498142				Dublin Hotel LLC	OH	NIA		Ownership	25.000	Western & Southern Mutual Holding Co	NO	
.0836	Western-Southern Group	.00000	47-3945554				Dunvale Investor Holdings, LLC	TX	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	

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

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
0836	Western-Southern Group	00000	81-1290497				Eagle Realty Capital Partners, LLC	OH	NIA	Eagle Realty Group, LLC Western & Southern Investment Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1779165				Eagle Realty Group, LLC	OH	DS		Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1779151				Eagle Realty Investments, Inc	OH	DS	Eagle Realty Group, LLC The Western and Southern Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	82-1940957				Eagle Rose Apt. Holdings,LLC	NY	NIA		Ownership	2.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	47-1596551				East Denver Investor Holdings, LLC	CO	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	46-1383159				Emerging Markets LLC	OH	NIA	Integrity Life Insurance Co	Ownership	33.540	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	46-1383159				Emerging Markets LLC	OH	NIA	National Integrity Life Insurance Co	Ownership	16.980	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	46-1383159				Emerging Markets LLC	OH	NIA	The Lafayette Life Insurance Co	Ownership	26.370	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	46-1383159				Emerging Markets LLC	OH	NIA	Western-Southern Life Assurance Co	Ownership	23.110	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	86-3736212				Etowah Joint Venture Partners, LLC	GA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	45-5350091				Flat Apts. Investor Holdings, LLC	IN	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	82-3668056				Flats Springhurst Inv Holdings, LLC	KY	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	82-1492952				Forsythe Halcyon AA Inv. Holdings, LLC	MA	NIA	WS Real Estate Holdings LLC The Western and Southern Life Insurance Co	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	45-0571051				Fort Washington Active Fixed Fund	OH	NIA		Ownership	41.400	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	45-0571051				Fort Washington Active Fixed Fund	OH	NIA	Integrity Life Insurance Co	Ownership	4.150	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	52-2206044				Fort Washington Capital Partners, LLC	OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0837	Western-Southern Group	00003	31-1727947				Fort Washington Flexible Income LLC	OH	NIA	Integrity Life Insurance Co The Western and Southern Life Insurance Co	Ownership	16.570	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00001	31-1727947				Fort Washington Flexible Income LLC	OH	NIA		Ownership	15.380	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00002	31-1727947				Fort Washington Flexible Income LLC	OH	NIA	Western & Southern Financial Group, Inc.	Ownership	21.610	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	47-3243974				Fort Washington Global Alpha Domestic Fund LP	OH	NIA	Western & Southern Financial Group, Inc. Fort Washington Global Alpha Domestic Fund LP	Ownership	99.990	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	98-1227949				Fort Washington Global Alpha Master Fund LP	OH	NIA		Ownership	99.470	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1702203				Fort Washington High Yield Invt LLC	OH	NIA	Columbus Life Insurance Co	Ownership	31.670	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1702203				Fort Washington High Yield Invt LLC	OH	NIA	Integrity Life Insurance Co	Ownership	6.010	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1702203				Fort Washington High Yield Invt LLC	OH	NIA	National Integrity Life Insurance Co The Western and Southern Life Insurance Co	Ownership	6.010	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1702203				Fort Washington High Yield Invt LLC	OH	NIA		Ownership	1.600	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1702203				Fort Washington High Yield Invt LLC	OH	NIA	Western-Southern Life Assurance Co The Western and Southern Life Insurance Co	Ownership	40.710	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	27-0116330				Fort Washington High Yield Invt LLC II	OH	NIA	Western & Southern Investment Holdings LLC	Ownership	21.010	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1301863				Fort Washington Investment Advisors, Inc.	OH	DS		Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	52-2206041				Fort Washington PE Invest II LP	OH	NIA	Fort Washington Capital Partners, LLC The Western and Southern Life Insurance Co	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	52-2206041				Fort Washington PE Invest II LP	OH	NIA		Ownership	99.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1727947				Fort Washington PE Invest III LP	OH	NIA	Fort Washington Capital Partners, LLC The Western and Southern Life Insurance Co	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1727947				Fort Washington PE Invest III LP	OH	NIA		Ownership	99.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	16-1648796				Fort Washington PE Invest IV LP	OH	NIA	Fort Washington Capital Partners, LLC The Western and Southern Life Insurance Co	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	16-1648796				Fort Washington PE Invest IV LP	OH	NIA		Ownership	38.320	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	81-1710716				Fort Washington PE Invest IX	OH	NIA	FIWPEI IX GP, LLC The Western and Southern Life Insurance Co	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	81-1710716				Fort Washington PE Invest IX	OH	NIA		Ownership	9.180	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	81-1722824				Fort Washington PE Invest IX-B	OH	NIA	FIWPEI IX GP, LLC The Western and Southern Life Insurance Co	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	81-1722824				Fort Washington PE Invest IX-B	OH	NIA		Ownership	99.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	81-1997777				Fort Washington PE Invest IX-K	OH	NIA	FIWPEI IX GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-4568842				Fort Washington PE Invest V LP	OH	NIA	FIWPEI V GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	

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

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.0836	Western-Southern Group	.00000	20-4568842				Fort Washington PE Invest V LP	.OH	NIA	The Western and Southern Life Insurance Co	Ownership	45.790	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	26-1073680				Fort Washington PE Invest VI LP	.OH	NIA	FWPEI VI GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	26-1073680				Fort Washington PE Invest VI LP	.OH	NIA	The Western and Southern Life Insurance Co	Ownership	35.470	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	27-1321348				Fort Washington PE Invest VII LP	.OH	NIA	FWPEI VII GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	27-1321348				Fort Washington PE Invest VII LP	.OH	NIA	The Western and Southern Life Insurance Co	Ownership	30.990	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	35-2485044				Fort Washington PE Invest VIII	.OH	NIA	FWPEI VIII GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	35-2485044				Fort Washington PE Invest VIII	.OH	NIA	The Western and Southern Life Insurance Co	Ownership	4.150	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	32-0418436				Fort Washington PE Invest VIII-B	.OH	NIA	FWPEI VIII GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	32-0418436				Fort Washington PE Invest VIII-B	.OH	NIA	The Western and Southern Life Insurance Co	Ownership	99.500	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	83-1005851				Fort Washington PE Invest X	.OH	NIA	FWPEI X GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	83-1005851				Fort Washington PE Invest X	.OH	NIA	The Western and Southern Life Insurance Co	Ownership	9.090	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	83-1023433				Fort Washington PE Invest X-B	.OH	NIA	FWPEI X GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	83-1023433				Fort Washington PE Invest X-B	.OH	NIA	The Western and Southern Life Insurance Co	Ownership	99.500	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	83-1036934				Fort Washington PE Invest X-S	.OH	NIA	FWPEI X GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	20-5398098				Fort Washington PE Investors V-B, L.P.	.OH	NIA	Fort Washington PE Invest V LP	Ownership	87.620	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	20-5398098				Fort Washington PE Investors V-B, L.P.	.OH	NIA	FWPEI V GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	20-5398156				Fort Washington PE Investors V-VC, L.P.	.OH	NIA	Fort Washington PE Invest V LP	Ownership	89.590	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	20-5398156				Fort Washington PE Investors V-VC, L.P.	.OH	NIA	FWPEI V GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	.OH	NIA	Fort Washington PE Invest V LP	Ownership	6.700	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	.OH	NIA	Fort Washington PE Invest VI LP	Ownership	9.840	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	.OH	NIA	Fort Washington PE Invest VII LP	Ownership	5.410	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	.OH	NIA	FWPEI II GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	.OH	NIA	The Western and Southern Life Insurance Co	Ownership	15.170	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	90-0989164				Fort Washington PE Opp Fund III, L.P.	.OH	NIA	Fort Washington PE Invest VII LP	Ownership	3.750	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	90-0989164				Fort Washington PE Opp Fund III, L.P.	.OH	NIA	Fort Washington PE Invest VIII LP	Ownership	3.180	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	90-0989164				Fort Washington PE Opp Fund III, L.P.	.OH	NIA	FWPEO III GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	90-0989164				Fort Washington PE Opp Fund III, L.P.	.OH	NIA	The Western and Southern Life Insurance Co	Ownership	6.390	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	37-1736757				Fort Washington PE Opp Fund III-B, L.P.	.OH	NIA	FWPEO III GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	37-1736757				Fort Washington PE Opp Fund III-B, L.P.	.OH	NIA	The Western and Southern Life Insurance Co	Ownership	99.500	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	85-1483379				Fort Washington PE Opp Fund IV, L.P.	.OH	NIA	FWPEO IV GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	85-1503656				Fort Washington PE Opp Fund IV-B, L.P.	.OH	NIA	FWPEO IV GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	85-1503656				Fort Washington PE Opp Fund IV-B, L.P.	.OH	NIA	The Western and Southern Life Insurance Co	Ownership	99.500	Western & Southern Mutual Holding Co	.NO	
.0837	Western-Southern Group	.00001	85-1521520				Fort Washington PE Opp Fund IV-K, L.P.	.OH	NIA	FWPEO IV GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	87-2353885				Fourth and Pike Apartments, LLC	.OH	NIA	WS Real Estate Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	47-1922641				Frontage Lodge Investor Holdings, LLC	.CO	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	81-1698272				FWPEI IX GP, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	20-4844372				FWPEI V GP, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	26-1073669				FWPEI VI GP, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	27-1321253				FWPEI VII GP, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	46-3584733				FWPEI VIII GP, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	83-0980611				FWPEI X GP, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	26-3806561				FWPEO II GP, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	.NO	
.0836	Western-Southern Group	.00000	46-2895522				FWPEO III GP, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	.NO	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.0836	Western-Southern Group	.00000	47-4083280				Gallatin Investor Holdings,LLC	.TN	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	45-3507078				Galleria Investor Holdings, LLC	.TX	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	26-1553878				Galveston Summerbrooke Apts LLC	.TX	NIA	Summerbrooke Holdings LLC	Ownership	52.920	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	43-2081325				Gerber Life Agency, LLC	.OH	DS	The Western and Southern Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	..NO	
										The Western and Southern Life Insurance Co					
.0836	Western-Southern Group	.70939	13-2611847				Gerber Life Insurance Company	.NY	DS		Ownership	100.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	81-2646906				Golf Countryside Investor Holdings, LLC	.FL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	81-1670352				Golf Sabal Inv. Holdings, LLC	.FL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	82-2495007				Grand Dunes Senior Holdings, LLC	.NC	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	45-3457194				GS Multifamily Galleria LLC	.TX	NIA	Galleria Investor Holdings, LLC	Ownership	57.820	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	26-3525111				GS Yorktown Apt LP	.TX	NIA	YT Crossing Holdings, LLC	Ownership	57.820	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	26-3108420				Hearthview Praire Lake Apts LLC	.IN	NIA	Prairie Lakes Holdings, LLC	Ownership	62.720	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	31-1328371				IFS Financial Services, Inc	.OH	DS	Western-Southern Life Assurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	..NO	
										The Western and Southern Life Insurance Co					
.0836	Western-Southern Group	.74780	86-0214103				Integrity Life Insurance Co	.OH	DS		Ownership	100.000	Western & Southern Mutual Holding Co	..NO	
										The Western and Southern Life Insurance Co					
.0836	Western-Southern Group	.00000	34-1826874				IR Mall Associates LTD	.FL	NIA		Ownership	49.500	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	81-2358660				Jacksonville Salisbury Apt Holdings,LLC	.FL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	85-3569568				Jomax Holdings, LLC	.FL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	83-1797000				Keller Hicks Inv. Holdings, LLC	.TX	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	87-2435757				Kemah Holdings, LLC	.TX	NIA	WS Real Estate Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	47-4171986				Kissimmee Investor Holdings, LLC	.FL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	..NO	
										The Western and Southern Life Insurance Co					
.0836	Western-Southern Group	.00000	46-4737222				LaCenterra Apts. Investor Holdings, LLC	.TX	NIA		Ownership	98.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	31-1705445				LaFrontera Holdings, LLC	.TX	NIA	WS Real Estate Holdings LLC	Ownership	74.250	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	83-3004899				Lennox Zionsville Inv. Holdings,LLC	.IN	NIA	WSLR Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	..NO	
										The Western and Southern Life Insurance Co					
.0836	Western-Southern Group	.00000	27-2330466				Leroy Glen Investment LLC	.OH	NIA		Ownership	100.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	47-3380015				Linthicum Investor Holdings, LLC	.MD	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	35-2123483				LLIA, Inc.	.OH	NIA	The Lafayette Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	82-3826695				Lorraine Senior Inv. Holdings, LLC	.FL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	47-2577517				Lytle Park Inn, LLC	.OH	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	47-3966673				Main Hospitality Holdings	.OH	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	83-4499681				Manchester Semmes OZ Fund II, LLC	.AL	NIA	WS Real Estate Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	83-4582162				Manchester Semmes Oz Fund, LLC	.VA	NIA	WSLR Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	81-0732275				MC Investor Holdings, LLC	.AZ	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	82-1905557				Mercer Crossing Inv. Holdings, LLC	.TX	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	81-0743431				Midtown Park Inv. holdings, LLC	.TX	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	45-5439036				Miller Creek Investor Holdings, LLC	.TN	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	83-1815218				Monteresso Housing Inv. Holdings, LLC	.FL	NIA	WSLR Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	84-2984546				Nashville Hotel JV LLC	.TN	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.75264	16-0958252				National Integrity Life Insurance Co	.NY	DS	Integrity Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	46-5030427				NE Emerson Edgewood, LLC	.IN	NIA	The Lafayette Life Insurance Co	Ownership	60.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	27-1024113				North Braeswood Meritage Holdings LLC	.OH	NIA	Western-Southern Life Assurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	02-0593144				North Pittsburg Hotel LLC	.PA	NIA	WSALD NPH LLC	Ownership	37.000	Western & Southern Mutual Holding Co	..NO	
										The Western and Southern Life Insurance Co					
.0836	Western-Southern Group	.00000	31-1427318				Northeast Cincinnati Hotel LLC	.OH	NIA		Ownership	25.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	45-2914674				NP Cranberry Hotel Holdings, LLC	.PA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	46-5765100				Olathe Apt. Investor Holdings, LLC	.KS	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	47-1122741				One Kennedy Housing Investor Holdings, LLC	.CT	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	..NO	
										The Western and Southern Life Insurance Co					
.0836	Western-Southern Group	.00000	31-1338187				OTR Housing Associates LP	.OH	NIA		Ownership	98.000	Western & Southern Mutual Holding Co	..NO	
.0836	Western-Southern Group	.00000	46-1553387				Overland Apartments Investor Holdings, LLC	.KS	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	..NO	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.0836	Western-Southern Group	.00000	85-2026987				Park Boulevard Holdings, LLC	FL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	81-2515872				Patterson at First Investor Holdings, LLC	OH	NIA	Integrity Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	.NO.	
							The Western and Southern Life Insurance Co								
.0836	Western-Southern Group	.00000	20-4322006				PCE LP	GA	NIA		Ownership	41.900	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	20-4322006				PCE LP	GA	NIA	Western-Southern Life Assurance Co	Ownership	22.340	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	47-3394236				Perimeter TC Investor Holdings	GA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	81-1659568				Pleasanton Hotel Investor Holdings,LLC	CA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	26-3167828				Prairie Lakes Holdings, LLC	IN	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	84-2464002				Prairie Path Apts. Inv. Holdings, LLC	IL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.NO.	
							The Western and Southern Life Insurance Co								
.0836	Western-Southern Group	.00000	41-3147951				Pretium Residential Real Estate Fund II, LP	NY	NIA		Ownership	2.500	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	82-1507720				Price Willis Lodging Holdings, LLC	SC	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.NO.	
							The Western and Southern Life Insurance Co								
.0836	Western-Southern Group	.00000	34-1998937				Queen City Square LLC	OH	NIA		Ownership	99.750	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	52-2096076				Race Street Dev Ltd	OH	NIA	WS Real Estate Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	46-4725907				Railroad Parkside Investor Holdings, LLC	AL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	84-3614873				Raleigh Hotel Holding Co., LLC	NC	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	84-3851930				Rancho Presidio Land Partners,LLC	CA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.NO.	
							The Western and Southern Life Insurance Co								
.0836	Western-Southern Group	.00000	27-4266774				Randolph Tower Affordable Inv Fund LLC	IL	NIA		Ownership	99.990	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	82-2188516				Revel Investor Holdings, LLC	CO	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	80-0246040				Ridgegate Commonwealth Apts LLC	CO	NIA	Ridgegate Holdings, LLC	Ownership	52.920	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	26-3526448				Ridgegate Holdings, LLC	CO	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	83-0812652				River Hollow Investor Holdings, LLC	TX	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	81-1286981				Russell Bay Investor Holdings, LLC	IN	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	81-2260159				San Tan Investor Holdings, LLC	AZ	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.NO.	
							Settlers Ridge Robinson Investor Holdings, LLC	PA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	47-1617717				Seventh & Culvert Garage LLC	OH	NIA	WS Real Estate Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	26-1554676				Shelbourne Campus Properties LLC	KY	NIA	Shelbourne Holdings, LLC	Ownership	52.920	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	26-1944856				Shelbourne Holdings, LLC	KY	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	45-4354663				Siena Investor Holding, LLC	TX	NIA	WS Real Estate Holdings LLC	Ownership	69.000	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	83-2295656				Sixth and Saratoga NW, LLC	KY	NIA	WS Real Estate Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	46-2930953				Skye Apts Investor Holdings, LLC	MN	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.NO.	
							The Western and Southern Life Insurance Co								
.0836	Western-Southern Group	.00000	61-1328558				Skyport Hotel LLC	KY	NIA		Ownership	25.000	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	47-1553152				Sonterra Legacy Investor Holding, LLC	OH	NIA	2014 San Antonio Trust Agreement	Ownership	100.000	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	83-2948287				South Kirkman Apt. Holdings, LLC	FL	NIA	WSLR Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.NO.	
							Southside Tunnel Apts. Investor Holdings, LLC								
.0836	Western-Southern Group	.00000	47-2306231					PA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	46-2922655				SP Charlotte Apts. Investor Holdings, LLC	NC	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	81-1827381				Stony Investor Holdings,LLC	VA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	81-3538359				Stout Metro Housing Holdings LLC	IN	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	26-2348581				Summerbrooke Holdings LLC	TX	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.NO.	
							The Western and Southern Life Insurance Co								
.0836	Western-Southern Group	.00000	26-4291356				Sundance Lafrontera Holdings LLC	TX	NIA		Ownership	62.720	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	83-2672383				Tamiami Senior Inv. Holdings,LLC	FL	NIA	WSLR Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.65242	35-0457540				The Lafayette Life Insurance Co	OH	IA	Western & Southern Financial Group, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.70483	31-0487145				The Western and Southern Life Insurance Co	OH	RE	Western & Southern Financial Group, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	83-2399724				Three Choopt AA Inv. Holdings, LLC	VA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	83-3418626				Timacuan Apt. Holdings,LLC	FL	NIA	WSLR Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	31-1394672				Touchstone Advisors, Inc.	OH	DS	IFS Financial Services, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	47-6046379				Touchstone Securities, Inc.	NE	DS	IFS Financial Services, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	.NO.	
.0836	Western-Southern Group	.00000	47-5098714				Trevi Apartment Holdings, LLC	AZ	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	.NO.	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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0836	Western-Southern Group	00000	20-5542652				Tri-State Fund II Growth LP	OH	NIA	The Western and Southern Life Insurance Co	Ownership	29.840	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-5542652				Tri-State Fund II Growth LP	OH	NIA	Tri-State Ventures II, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1788429				Tri-State Growth Captial Fund LP	OH	NIA	The Western and Southern Life Insurance Co	Ownership	12.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1788429				Tri-State Growth Captial Fund LP	OH	NIA	Tri-State Ventures, LLC	Ownership	0.630	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-5542563				Tri-State Ventures II, LLC	OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1788428				Tri-State Ventures, LLC	OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	84-3894041				TruAmerica Workforce Housing Fund LP	FL	NIA	The Western and Southern Life Insurance Co	Ownership	11.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	84-2230033				TXFL NNN Office Inv. Holdings,LLC	OH	NIA	Integrity Life Insurance Co	Ownership	14.810	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	84-2230033				TXFL NNN Office Inv. Holdings,LLC	OH	NIA	National Integrity Life Insurance Co	Ownership	14.810	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	84-2230033				TXFL NNN Office Inv. Holdings,LLC	OH	NIA	The Lafayette Life Insurance Co	Ownership	29.630	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	84-2230033				TXFL NNN Office Inv. Holdings,LLC	OH	NIA	Western-Southern Life Assurance Co	Ownership	40.740	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1653922				Union Centre Hotel LLC	OH	NIA	The Western and Southern Life Insurance Co	Ownership	25.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	83-2679115				University Shades Inv. Holdings,LLC	FL	NIA	WSLR Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	81-4132070				Vernazza Housing Investor Holdings,LLC	FL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	82-2226959				View High Apts Investor Holdings, LLC	MO	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	36-4107014				Vinings Trace	OH	NIA	WS Real Estate Holdings LLC	Ownership	99.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	72-1388989				Vulcan Hotel LLC	AL	NIA	The Western and Southern Life Insurance Co	Ownership	25.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	82-1665321				W Apt. Investor Holdings, LLC	NC	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-0846576				W&S Brokerage Services, Inc.	OH	DS	Western-Southern Life Assurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	YES	
0836	Western-Southern Group	00000	31-1334221				W&S Financial Group Distributors, Inc.	OH	DS	Western-Southern Life Assurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	83-1744878				Warm Springs Apt. Holdings, LLC	NV	NIA	WSLR Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1413821				Western & Southern Agency, Inc.	OH	DS	The Western and Southern Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1732404				Western & Southern Financial Group, Inc.	OH	UDP	Western & Southern Mutual Holding Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	06-1804434				Western & Southern Investment Holdings LLC	OH	DS	The Western and Southern Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1732405				Western & Southern Mutual Holding Co	OH	UIP	Western & Southern Mutual Holding Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	92622	31-1000236				Western-Southern Life Assurance Co	OH	DS	The Western and Southern Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1732344				Windsor Hotel LLC	CT	NIA	The Western and Southern Life Insurance Co	Ownership	25.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	81-4930979				WL Apartments Holdings, LLC	OH	NIA	2017 Houston Trust Agreement	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1317879				Wright Exec Hotel LTD Partners	OH	NIA	The Western and Southern Life Insurance Co	Ownership	60.490	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	61-1182451				WS Airport Exchange GP LLC	KY	NIA	WS Real Estate Holdings LLC	Ownership	74.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-2820067				WS CEH LLC	OH	NIA	WS Real Estate Holdings LLC	Ownership	50.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1303229				WS Country Place GP LLC	GA	NIA	WS Real Estate Holdings LLC	Ownership	90.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	61-0998084				WS Lookout JV LLC	KY	NIA	The Western and Southern Life Insurance Co	Ownership	50.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	06-1804432				WS Real Estate Holdings LLC	OH	DS	The Western and Southern Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-1515960				WSA Commons LLC	GA	NIA	The Western and Southern Life Insurance Co	Ownership	50.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	33-1058916				WSALD NPH LLC	PA	NIA	WS Real Estate Holdings LLC	Ownership	50.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-0360272				WSL Partners LP	OH	NIA	Fort Washington Capital Partners, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-0360272				WSL Partners LP	OH	NIA	The Western and Southern Life Insurance Co	Ownership	95.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-8843748				WSLR Birmingham	AL	NIA	WSLR Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-8843635				WSLR Cinti LLC	OH	NIA	WSLR Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
0836	Western-Southern Group	00000	20-8843645				WSLR Columbus LLC	OH	NIA	WSLR Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-8843653				WSLR Dallas LLC	TX	NIA	WSLR Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-8843767				WSLR Hartford LLC	CT	NIA	WSLR Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-8843577				WSLR Holdings LLC	OH	DS	The Western and Southern Life Insurance Co	Ownership	24.490	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-8843962				WSLR Skyport LLC	KY	NIA	WSLR Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-8843814				WSLR Union LLC	OH	NIA	WSLR Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	26-3526711				YT Crossing Holdings, LLC	TX	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	

Asterisk	Explanation

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
00000	31-1732405	Western & Southern Mutual Holding Company										
			1,500,000				232,401				1,732,401	
00000	31-1732404	Western & Southern Financial Group, Inc.	48,500,000	(50,000,000)			(363,747)				(1,863,747)	
65242	35-0457540	The Lafayette Life Insurance Company		50,000,000			(26,427,194)				23,572,806	907,341
00000	35-2123483	LLIA, Inc.					1,390,658				1,390,658	
70483	31-0487145	The Western and Southern Life Insurance Company	(15,000,000)	(405,000,000)			370,707,350				(49,292,650)	459,140,583
92622	31-1000236	Western-Southern Life Assurance Company	15,000,000	207,600,000			(163,886,181)				58,713,819	
99937	31-1191427	Columbus Life Insurance Company		100,000,000			(25,264,921)				74,735,079	(460,047,924)
70939	13-2611847	Gerber Life Insurance Company					(1,207,639)				(1,207,639)	
74780	86-0214103	Integrity Life Insurance Company					(64,351,322)				(64,351,322)	
75264	16-0958252	National Integrity Life Insurance Company										
							(23,814,952)				(23,814,952)	
00000	47-6046379	Touchstone Securities, Inc.					606,380				606,380	
00000	31-1328371	IFS Financial Services, Inc.	(15,000,000)	40,000,000			(832)				24,999,168	
00000	31-0846576	W&S Brokerage Services, Inc.		2,400,000			(2,634,219)				(234,219)	
00000	31-1394672	Touchstone Advisors, Inc.					(27,339,942)				(27,339,942)	
00000	43-2081325	Gerber Life Agency, LLC		10,000,000			3,048,694				13,048,694	
00000	31-1018957	Eagle Realty Group, LLC					(10,598,782)				(10,598,782)	
00000	31-1301863	Fort Washington Investment Advisors, Inc.										
							(28,165,732)				(28,165,732)	
00000	31-1334221	W&S Financial Group Distributors, Inc.					(3,425)				(3,425)	
00000	06-1804434	Western & Southern Investment Holdings, LLC	(35,000,000)	45,000,000			71,717				10,071,717	
00000	84-3195821	Westad Leasing LLC					(1,998,312)				(1,998,312)	
00000	34-1998937	Queen City Square LLC									0	
9999999	Control Totals		0	0	0	0	0	0	XXX	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

SCHEDULE Y

PART 3 - ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY'S CONTROL

[illegible]

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

	Responses
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4. Will an actuarial opinion be filed by March 1?	YES
APRIL FILING	
5. Will Management’s Discussion and Analysis be filed by April 1?	YES
6. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	YES
7. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING	
8. Will an audited financial report be filed by June 1?	YES
9. Will Accountant’s Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES

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

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

26.	Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?	NO
27.	Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
28.	Will the Worker's Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies)	NO
29.	Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	YES
30.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
31.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
32.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
33.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
34.	Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1?	YES
35.	Will the Health Care Receivables Supplement be filed with the state of domicile and the NAIC by March 1?	NO

APRIL FILING

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

AUGUST FILING

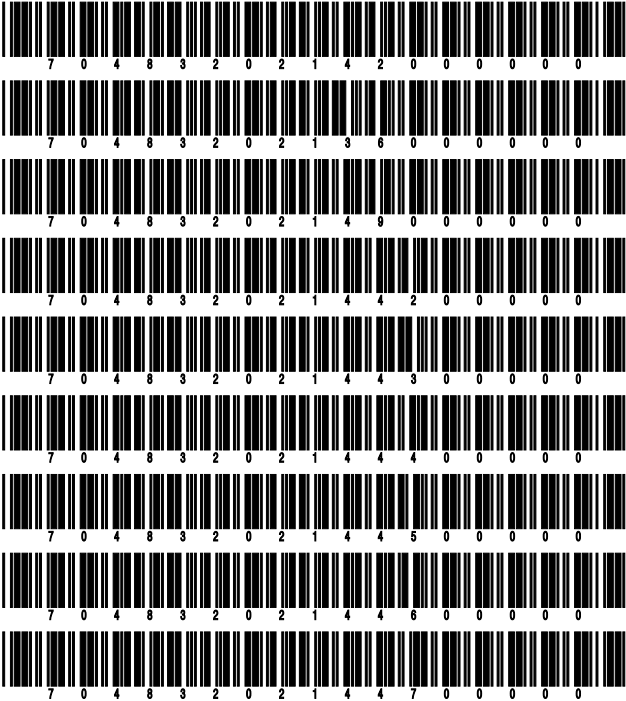
48.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES
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Explanations:

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Bar Codes:

10.
- SIS Stockholder Information Supplement [Document Identifier 420]
11.
- Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]
12.
- Trusted Surplus Statement [Document Identifier 490]
15.
- Actuarial Opinion on X-Factors [Document Identifier 442]
16.
- Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]
17.
- Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]
18.
- Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
19.
- Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
20.
- Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

21.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]	704832021448000000
22.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	704832021449000000
23.	C-3 RBC Certifications Required Under C-3 Phase I [Document Identifier 450]	704832021450000000
24.	C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]	704832021451000000
25.	Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	704832021452000000
26.	Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	704832021453000000
27.	Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]	704832021454000000
28.	Workers' Compensation Carve-Out Supplement [Document Identifier 495]	704832021495000000
30.	Medicare Part D Coverage Supplement [Document Identifier 365]	704832021365000000
31.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	704832021224000000
32.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	704832021225000000
33.	Relief from the Requirements for Audit Committees [Document Identifier 226]	704832021226000000
35.	Health Care Receivables Supplement [Document Identifier 470]	704832021470000000
37.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	704832021306000000
38.	Credit Insurance Experience Exhibit [Document Identifier 230]	704832021230000000
40.	Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	704832021216000000
41.	Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	704832021217000000
42.	Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	704832021435000000
44.	Variable Annuities Supplement [Document Identifier 286]	704832021286000000
47.	Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]	704832021459000000

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Liabilities Line 25

		1	2
		Current Year	Prior Year
2504.	Pension Liability	0	36,645,669
2597.	Summary of remaining write-ins for Line 25 from overflow page	0	36,645,669

Additional Write-ins for Summary of Operations Line 27

		1	2
		Current Year	Prior Year
2704.	Reserve adjustment on reinsurance assumed – Lafayette	468	(86,685)
2705.	Miscellaneous expense	(2,556,348)	(1,812,015)
2706.	Change in SCA, LP & LLC Contingent Liability	(9,991,722)	(6,978,696)
2797.	Summary of remaining write-ins for Line 27 from overflow page	(12,547,602)	(8,877,396)

OVERFLOW PAGE FOR WRITE-INS

		1	2	3	4	5	6	7	8	9
		Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
2704.	Reserve adjustment on reinsurance assumed - Lafayette	468	468							
2705.	Miscellaneous Expense	(2,556,348)							(2,556,348)	
2706.	Change in SCA, LP & LLC Contingent Liability	(9,991,722)							(9,991,722)	
2797.	Summary of remaining write-ins for Line 27 from overflow page	(12,547,602)	468	0	0	0	0	0	(12,548,070)	0

[illegible][illegible]

		1	Deferred				6 Life Contingent Payout (Immediate and Annuizations)	7 Other Annuities
			2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
		Total						
2704.	Reserve adjustment on reinsurance assumed - Lafayette	0						
2705.	Miscellaneous Expense	0						
2706.	Change in SCA, LP & LLC Contingent Liability	0						
2797.	Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	

[illegible]



SUPPLEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

VM-20 RESERVES SUPPLEMENT – PART 1A

Life Insurance Reserves Valued According to VM-20 by Product Type
For The Year Ended December 31, 2021
(To Be Filed by March 1)

NAIC Group Code 0836

NAIC Company Code 70483

	Prior Year	Current Year	
	1 Reported Reserve	2 Reported Reserve	3 Due and Deferred Premium Asset
1. Post-Reinsurance-Ceded Reserve			
1.1. Term Life Insurance.....	33,244	124,323	85,939
1.2. Universal Life With Secondary Guarantee			
1.3. Non-Participating Whole Life	1,839,784	3,953,230	1,143,101
1.4. Participating Whole Life	2,298,885	5,447,953	1,457,884
1.5. Universal Life Without Secondary Guarantee			
1.6. Variable Universal Life Without Secondary Guarantee			
1.7. Variable Life Without Secondary Guarantee			
1.8. Indexed Life Without Secondary Guarantee			
1.9. Aggregate Write-Ins for Other Products	0	0	0
2. Total Post-Reinsurance-Ceded Reserve (Sum of Lines 1.1 through 1.9)	4,171,913	9,525,506	XXX
3. Pre-Reinsurance-Ceded Reserve			
3.1. Term Life Insurance.....	33,244	124,323	85,939
3.2. Universal Life With Secondary Guarantee			
3.3. Non-Participating Whole Life	1,860,988	4,007,465	1,143,271
3.4. Participating Whole Life	2,336,619	5,517,234	1,460,804
3.5. Universal Life Without Secondary Guarantee			
3.6. Variable Universal Life Without Secondary Guarantee			
3.7. Variable Life Without Secondary Guarantee			
3.8. Indexed Life Without Secondary Guarantee			
3.9. Aggregate Write-Ins for Other Products	0	0	0
4. Total Pre-Reinsurance-Ceded Reserve (Sum of Lines 3.1 through 3.9)	4,230,851	9,649,022	XXX
5. Total Reserves Ceded (Line 4 minus Line 2)	58,938	123,516	XXX
DETAILS OF WRITE-INS			
1.901.			
1.902.			
1.903.			
1.998. Summary of remaining write-ins for Line 1.9 from overflow page	0	0	0
1.999. Totals (Lines 1.901 thru 1.903 plus 1.998) (Line 1.9 above)	0	0	0
3.901.			
3.902.			
3.903.			
3.998. Summary of remaining write-ins for Line 3.9 from overflow page	0	0	0
3.999. Totals (Lines 3.901 thru 3.903 plus 3.998) (Line 3.9 above)	0	0	0

SUPPLEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

VM-20 RESERVES SUPPLEMENT – PART 1B

Life Insurance Reserves Valued According to VM-20 by Product Type
For The Year Ended December 31, 2021
(To Be Filed by March 1)
(\$000 Omitted for Face Amounts)

[illegible]

SUPPLEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

VM-20 RESERVES SUPPLEMENT – PART 2

Life PBR Exemption
For The Year Ended December 31, 2021
(To Be Filed by March 1)

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

VM-20 RESERVES SUPPLEMENT – PART 3

Other Exclusions from Life PBR
For The Year Ended December 31, 2021
(To Be Filed by March 1)

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



SUPPLEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

SCHEDULE O SUPPLEMENT

For The Year Ended December 31, 2021
(To Be Filed by March 1)

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

SUPPLEMENTAL SCHEDULE O - PART 1

Development of Incurred Losses
(\$000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred		Cumulative Net Amounts Paid Policyholders				
		1 2017	2 2018	3 2019	4 2020	5 2021(a)
1.	Prior	0	0	0	0	
2.	2017					
3.	2018	XXX				
4.	2019	XXX	XXX			
5.	2020	XXX	XXX	XXX		
6.	2021	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1.	Prior	(1,836)	14,264,899	12,533,218	(47,399)	2,260
2.	2017	7,581	9,552	10,228	391	124
3.	2018	XXX	8,873	11,496	551	.90
4.	2019	XXX	XXX	6,030	1,869	636
5.	2020	XXX	XXX	XXX	7,607	1,798
6.	2021	XXX	XXX	XXX	XXX	10,419

Section C - Credit Accident and Health

1.	Prior	0	0	0	0	
2.	2017					
3.	2018	XXX				
4.	2019	XXX	XXX			
5.	2020	XXX	XXX	XXX		
6.	2021	XXX	XXX	XXX	XXX	

Section D -

1.	Prior	0	0	0	0	
2.	2017					
3.	2018	XXX				
4.	2019	XXX	XXX			
5.	2020	XXX	XXX	XXX		
6.	2021	XXX	XXX	XXX	XXX	

Section E -

1.	Prior	0	0	0	0	
2.	2017					
3.	2018	XXX				
4.	2019	XXX	XXX			
5.	2020	XXX	XXX	XXX		
6.	2021	XXX	XXX	XXX	XXX	

Section F -

1.	Prior	0	0	0	0	
2.	2017					
3.	2018	XXX				
4.	2019	XXX	XXX			
5.	2020	XXX	XXX	XXX		
6.	2021	XXX	XXX	XXX	XXX	

Section G -

1.	Prior	0	0	0	0	
2.	2017					
3.	2018	XXX				
4.	2019	XXX	XXX			
5.	2020	XXX	XXX	XXX		
6.	2021	XXX	XXX	XXX	XXX	

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

SUPPLEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 2

Development of Incurred Losses
(\$000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred		Net Amounts Paid for Cost Containment Expenses				
		1 2017	2 2018	3 2019	4 2020	5 2021
1.	Prior	0	0	0	0	
2.	2017					
3.	2018	XXX				
4.	2019	XXX	XXX			
5.	2020	XXX	XXX	XXX		
6.	2021	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1.	Prior	0	0	0	0	
2.	2017					
3.	2018	XXX				
4.	2019	XXX	XXX			
5.	2020	XXX	XXX	XXX		
6.	2021	XXX	XXX	XXX	XXX	

Section C - Credit Accident and Health

1.	Prior	0	0	0	0	
2.	2017					
3.	2018	XXX				
4.	2019	XXX	XXX			
5.	2020	XXX	XXX	XXX		
6.	2021	XXX	XXX	XXX	XXX	

Section D -

1.	Prior	0	0	0	0	
2.	2017					
3.	2018	XXX				
4.	2019	XXX	XXX			
5.	2020	XXX	XXX	XXX		
6.	2021	XXX	XXX	XXX	XXX	

Section E -

1.	Prior	0	0	0	0	
2.	2017					
3.	2018	XXX				
4.	2019	XXX	XXX			
5.	2020	XXX	XXX	XXX		
6.	2021	XXX	XXX	XXX	XXX	

Section F -

1.	Prior	0	0	0	0	
2.	2017					
3.	2018	XXX				
4.	2019	XXX	XXX			
5.	2020	XXX	XXX	XXX		
6.	2021	XXX	XXX	XXX	XXX	

Section G -

1.	Prior	0	0	0	0	
2.	2017					
3.	2018	XXX				
4.	2019	XXX	XXX			
5.	2020	XXX	XXX	XXX		
6.	2021	XXX	XXX	XXX	XXX	

SUPPLEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 3

Development of Incurred Losses
(\$000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 2017	2 2018	3 2019	4 2020	5 2021
1. 2017				XXX	XXX
2. 2018	XXX				XXX
3. 2019	XXX	XXX			
4. 2020	XXX	XXX	XXX		
5. 2021	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. 2017	11,062	15,660	17,560	XXX	XXX
2. 2018	XXX	15,836	22,849	2,246	XXX
3. 2019	XXX	XXX	9,353	4,477	1,474
4. 2020	XXX	XXX	XXX	11,339	4,590
5. 2021	XXX	XXX	XXX	XXX	14,189

Section C - Credit Accident and Health

1. 2017				XXX	XXX
2. 2018	XXX				XXX
3. 2019	XXX	XXX			
4. 2020	XXX	XXX	XXX		
5. 2021	XXX	XXX	XXX	XXX	

Section D -

1. 2017				XXX	XXX
2. 2018	XXX				XXX
3. 2019	XXX	XXX			
4. 2020	XXX	XXX	XXX		
5. 2021	XXX	XXX	XXX	XXX	

Section E -

1. 2017				XXX	XXX
2. 2018	XXX				XXX
3. 2019	XXX	XXX			
4. 2020	XXX	XXX	XXX		
5. 2021	XXX	XXX	XXX	XXX	

Section F -

1. 2017				XXX	XXX
2. 2018	XXX				XXX
3. 2019	XXX	XXX			
4. 2020	XXX	XXX	XXX		
5. 2021	XXX	XXX	XXX	XXX	

Section G -

1. 2017				XXX	XXX
2. 2018	XXX				XXX
3. 2019	XXX	XXX			
4. 2020	XXX	XXX	XXX		
5. 2021	XXX	XXX	XXX	XXX	

SUPPLEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 4

Development of Incurred Losses
(\$000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
	1 2017	2 2018	3 2019	4 2020	5 2021
1. 2017					
2. 2018	XXX				
3. 2019	XXX	XXX			
4. 2020	XXX	XXX	XXX		
5. 2021	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. 2017	11,062	15,660	17,560		0
2. 2018	XXX	15,836	22,849	2,246	0
3. 2019	XXX	XXX	9,353	4,477	1,474
4. 2020	XXX	XXX	XXX	11,339	4,590
5. 2021	XXX	XXX	XXX	XXX	14,189

Section C - Credit Accident and Health

1. 2017					
2. 2018	XXX				
3. 2019	XXX	XXX			
4. 2020	XXX	XXX	XXX		
5. 2021	XXX	XXX	XXX	XXX	

Section D -

1. 2017					
2. 2018	XXX				
3. 2019	XXX	XXX			
4. 2020	XXX	XXX	XXX		
5. 2021	XXX	XXX	XXX	XXX	

Section E -

1. 2017					
2. 2018	XXX				
3. 2019	XXX	XXX			
4. 2020	XXX	XXX	XXX		
5. 2021	XXX	XXX	XXX	XXX	

Section F -

1. 2017					
2. 2018	XXX				
3. 2019	XXX	XXX			
4. 2020	XXX	XXX	XXX		
5. 2021	XXX	XXX	XXX	XXX	

Section G -

1. 2017					
2. 2018	XXX				
3. 2019	XXX	XXX			
4. 2020	XXX	XXX	XXX		
5. 2021	XXX	XXX	XXX	XXX	

SUPPLEMENTAL SCHEDULE O - PART 5

(\$000 OMITTED)

Reserve and Liability Methodology - Exhibits 6 and 8

Line of Business		1 Methodology	2 Amount
1. Industrial Life	Other		18,653
2. Ordinary Life	Other		33,760
3. Individual Annuity			
4. Supplementary Contracts			
5. Credit Life			
6. Group Life	Other		498
7. Group Annuities			
8. Group Accident and Health			
9. Credit Accident and Health			
10. Other Accident and Health	Development		15,725
11. Total			68,636



SUPPLEMENT FOR THE YEAR 2021 OF THE The Western and Southern Life Insurance Company

HEALTH CARE RECEIVABLES SUPPLEMENT

For The Year Ended December 31, 2021
(To Be Filed by March 1)

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

EXHIBIT 3 - HEALTH CARE RECEIVABLES

1 Name of Debtor	2 1 - 30 Days	3 31 - 60 Days	4 61 - 90 Days	5 Over 90 Days	6 Nonadmitted	7 Admitted
0799999 Gross health care receivables						