



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

## QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2022  
OF THE CONDITION AND AFFAIRS OF THE

# ENCOVA LIFE INSURANCE COMPANY

NAIC Group Code 0291 (Current) 0291 (Prior) NAIC Company Code 66311 Employer's ID Number 31-0717055  
s of Ohio State of Domicile or Port of Entry OH

Organized under the Laws of \_\_\_\_\_ (Current) \_\_\_\_\_ (Former) \_\_\_\_\_, State of Domicile or Port of Entry \_\_\_\_\_ OH

Country of Domicile \_\_\_\_\_ United States of America

Licensed as business type:  Life, Accident and Health  Fraternal Benefit Societies

Incorporated/Organized 10/27/1965 Commenced Business 01/24/1967  
Statutory Home Office 471 East Broad Street Columbus, OH, US 43215

Main Administrative Office \_\_\_\_\_ 471 East Broad Street  
(Street and Number) (City or Town, State, Country and Zip Code)  
Columbus, OH, US 43215 \_\_\_\_\_, \_\_\_\_\_

(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Primary Location of Books and Records      471 East Broad Street

**(Street and Number)**  
Columbus, OH, US 43215, \_\_\_\_\_  
**(City or Town, State, Country and Zip Code)** \_\_\_\_\_ **(Area Code) (Telephone Number)**

Internet Website Address ENCOVA.COM

Statutory Statement Contact Amy E Kuniman, 614-223-8285  
(Name) (Area Code) (Telephone Number)  
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(E-mail Address) (FAX Number)

## OFFICERS

Chief Executive Officer Thomas Joseph Obropta Jr      Treasurer James Christopher Howat  
Secretary Marchelle Elaine Moore      President Michael Joseph Agan

**OTHER**

John Arthur Bishop #, Executive Chair \_\_\_\_\_ William Marston Becker #, Vice Chair \_\_\_\_\_

## **DIRECTORS OR TRUSTEES**

Michael Joseph Agan Jeffrey Leigh Benintendi Grady Brendan Campbell  
James Christopher Howat Thomas Joseph Obroka Jr Matthew Carl Wilcox

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.

Thomas Joseph Obrokta Jr.  
Chief Executive Officer

Marchelle Elaine Moore  
Secretary

James Christopher Howat  
Treasurer

Subscribed and sworn to before me this  
1st day of November, 2022

a. Is this an original filing? .....

b. If no,

1. State the amendment number.....
2. Date filed .....
3. Number of pages attached.....

## ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds .....	489,455,422		489,455,422	504,363,427
2. Stocks:				
2.1 Preferred stocks .....			0	0
2.2 Common stocks .....	177,880		177,880	0
3. Mortgage loans on real estate:				
3.1 First liens .....			0	0
3.2 Other than first liens .....			0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances) .....			0	0
4.2 Properties held for the production of income (less \$ <span style="padding-left: 20px;">encumbrances) .....</span>			0	0
4.3 Properties held for sale (less \$ encumbrances) .....			0	0
5. Cash (\$ <span style="padding-left: 20px;">4,937,718</span> ), cash equivalents (\$ <span style="padding-left: 20px;">27,719,334</span> ) and short-term investments (\$ <span style="padding-left: 20px;">) .....</span>	32,657,052		32,657,052	20,849,682
6. Contract loans (including \$ <span style="padding-left: 20px;"> premium notes) .....</span>	16,984,070	152,162	16,831,907	16,949,366
7. Derivatives .....			0	0
8. Other invested assets .....	33,587,455	221,657	33,365,798	32,507,325
9. Receivables for securities .....	1,282,182		1,282,182	213,800
10. Securities lending reinvested collateral assets .....			0	0
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	574,144,061	373,819	573,770,242	574,883,601
13. Title plants less \$ <span style="padding-left: 20px;"> charged off (for Title insurers only) .....</span>			0	0
14. Investment income due and accrued .....	5,347,360		5,347,360	5,196,647
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	(698,443)	7,126	(705,569)	(233,413)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ <span style="padding-left: 20px;">         earned but unbilled premiums) .....</span>	17,564,581	488,662	17,075,920	18,801,474
15.3 Accrued retrospective premiums (\$ <span style="padding-left: 20px;">) and         contracts subject to redetermination (\$ <span style="padding-left: 20px;">) .....</span></span>			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	752,089	107,636	644,453	2,230,057
16.2 Funds held by or deposited with reinsured companies .....			0	0
16.3 Other amounts receivable under reinsurance contracts .....	178,720		178,720	228,676
17. Amounts receivable relating to uninsured plans .....			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....	437,799		437,799	0
18.2 Net deferred tax asset .....	6,760,170		6,760,170	6,566,238
19. Guaranty funds receivable or on deposit .....	84,096		84,096	84,096
20. Electronic data processing equipment and software .....	742,369	742,369	0	0
21. Furniture and equipment, including health care delivery assets (\$ <span style="padding-left: 20px;">) .....</span>	2,557	2,557	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			0	0
23. Receivables from parent, subsidiaries and affiliates .....			0	0
24. Health care (\$ <span style="padding-left: 20px;">) and other amounts receivable .....</span>	109,191	109,191	0	0
25. Aggregate write-ins for other than invested assets .....	92,292	0	92,292	27,204
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	605,516,842	1,831,359	603,685,483	607,784,580
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			0	0
28. Total (Lines 26 and 27) .....	605,516,842	1,831,359	603,685,483	607,784,580
<b>DETAILS OF WRITE-INS</b>				
1101. .....				
1102. .....				
1103. .....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above) .....	0	0	0	0
2501. MISCELLANEOUS RECEIVABLE .....	92,292		92,292	27,204
2502. .....				
2503. .....				
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above) .....	92,292	0	92,292	27,204

## STATEMENT AS OF SEPTEMBER 30, 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

**LIABILITIES, SURPLUS AND OTHER FUNDS**

		1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$ ..... 501,777,585 less \$ ..... included in Line 6.3 (including \$ ..... Modco Reserve) .....		501,777,585	505,136,555
2. Aggregate reserve for accident and health contracts (including \$ ..... Modco Reserve) .....		0	0
3. Liability for deposit-type contracts (including \$ ..... Modco Reserve) .....		622,654	669,932
4. Contract claims:			
4.1 Life .....		4,608,497	6,150,197
4.2 Accident and health .....		0	0
5. Policyholders' dividends/refunds to members \$ ..... and coupons \$ ..... due and unpaid .....			0
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:			
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ ..... Modco) .....		1,307,807	1,268,065
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ ..... Modco) .....			
6.3 Coupons and similar benefits (including \$ ..... Modco) .....			
7. Amount provisionally held for deferred dividend policies not included in Line 6 .....			
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ ..... discount; including \$ ..... accident and health premiums .....		207,062	177,797
9. Contract liabilities not included elsewhere:			
9.1 Surrender values on canceled contracts .....			
9.2 Provision for experience rating refunds, including the liability of \$ ..... accident and health experience rating refunds of which \$ ..... 0 is for medical loss ratio rebate per the Public Health Service Act .....			
9.3 Other amounts payable on reinsurance, including \$ ..... assumed and \$ ..... ceded .....		0	0
9.4 Interest Maintenance Reserve .....		4,933,089	5,602,258
10. Commissions to agents due or accrued-life and annuity contracts \$ ..... 575,373 , accident and health \$ ..... and deposit-type contract funds \$ .....		575,373	688,132
11. Commissions and expense allowances payable on reinsurance assumed .....			
12. General expenses due or accrued .....		2,083,482	2,336,623
13. Transfers to Separate Accounts due or accrued (net) (including \$ ..... accrued for expense allowances recognized in reserves, net of reinsured allowances) .....			
14. Taxes, licenses and fees due or accrued, excluding federal income taxes .....		348,676	209,527
15.1 Current federal and foreign income taxes, including \$ ..... 135,601 on realized capital gains (losses) .....			3,627
15.2 Net deferred tax liability .....			
16. Unearned investment income .....			
17. Amounts withheld or retained by reporting entity as agent or trustee .....		1,291	2,744
18. Amounts held for agents' account, including \$ ..... agents' credit balances .....			
19. Remittances and items not allocated .....		17,599	168,901
20. Net adjustment in assets and liabilities due to foreign exchange rates .....			
21. Liability for benefits for employees and agents if not included above .....			
22. Borrowed money \$ ..... and interest thereon \$ .....			
23. Dividends to stockholders declared and unpaid .....			
24. Miscellaneous liabilities:			
24.01 Asset valuation reserve .....		4,914,637	4,072,695
24.02 Reinsurance in unauthorized and certified (\$ ..... ) companies .....		0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ..... ) reinsurers .....		3,266,006	1,940,004
24.04 Payable to parent, subsidiaries and affiliates .....			
24.05 Drafts outstanding .....			
24.06 Liability for amounts held under uninsured plans .....			
24.07 Funds held under coinsurance .....		0	0
24.08 Derivatives .....			
24.09 Payable for securities .....		1,556,748	
24.10 Payable for securities lending .....			
24.11 Capital notes \$ ..... and interest thereon \$ .....			
25. Aggregate write-ins for liabilities .....		506,847	280,489
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....		526,727,354	528,707,546
27. From Separate Accounts Statement .....			
28. Total liabilities (Lines 26 and 27) .....		526,727,354	528,707,546
29. Common capital stock .....		1,200,000	1,200,000
30. Preferred capital stock .....			
31. Aggregate write-ins for other than special surplus funds .....		0	0
32. Surplus notes .....			
33. Gross paid in and contributed surplus .....		23,018,060	23,018,060
34. Aggregate write-ins for special surplus funds .....		0	0
35. Unassigned funds (surplus) .....		52,740,069	54,858,974
36. Less treasury stock, at cost:			
36.1 ..... shares common (value included in Line 29 \$ ..... ) .....			
36.2 ..... shares preferred (value included in Line 30 \$ ..... ) .....			
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ ..... in Separate Accounts Statement) .....		75,758,129	77,877,034
38. Totals of Lines 29, 30 and 37 .....		76,958,129	79,077,034
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....		603,685,483	607,784,580
<b>DETAILS OF WRITE-INS</b>			
2501. INTEREST DUE ON DEATH CLAIMS .....		291,166	195,751
2502. MISCELLANEOUS LIABILITIES .....		215,680	84,738
2503. .....			
2598. Summary of remaining write-ins for Line 25 from overflow page .....		0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above) .....		506,847	280,489
3101. .....			
3102. .....			
3103. .....			
3198. Summary of remaining write-ins for Line 31 from overflow page .....		0	0
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above) .....		0	0
3401. .....			
3402. .....			
3403. .....			
3498. Summary of remaining write-ins for Line 34 from overflow page .....		0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....		0	0

**STATEMENT AS OF SEPTEMBER 30, 2022 OF THE ENCOVA LIFE INSURANCE COMPANY**  
**SUMMARY OF OPERATIONS**

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	28,868,699	32,812,260	42,548,305
2. Considerations for supplementary contracts with life contingencies	1,090,662	584,311	606,764
3. Net investment income	16,825,267	17,844,755	24,001,585
4. Amortization of Interest Maintenance Reserve (IMR)	71,704	417,742	582,455
5. Separate Accounts net gain from operations excluding unrealized gains or losses			0
6. Commissions and expense allowances on reinsurance ceded	1,687,655	1,794,472	2,425,546
7. Reserve adjustments on reinsurance ceded			0
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts			0
8.2 Charges and fees for deposit-type contracts			0
8.3 Aggregate write-ins for miscellaneous income	10,020	960	1,300
9. Totals (Lines 1 to 8.3)	48,554,007	53,454,500	70,165,956
10. Death benefits	17,492,203	16,652,517	24,814,668
11. Matured endowments (excluding guaranteed annual pure endowments)	20,778	5,000	8,751
12. Annuity benefits	4,134,865	4,962,717	6,944,798
13. Disability benefits and benefits under accident and health contracts	144,968	132,934	176,556
14. Coupons, guaranteed annual pure endowments and similar benefits			0
15. Surrender benefits and withdrawals for life contracts	16,913,680	15,916,878	19,321,889
16. Group conversions			0
17. Interest and adjustments on contract or deposit-type contract funds	119,513	22,329	(31,869)
18. Payments on supplementary contracts with life contingencies	755,850	969,115	1,205,931
19. Increase in aggregate reserves for life and accident and health contracts	(3,358,970)	1,090,035	776,428
20. Totals (Lines 10 to 19)	36,222,888	39,751,525	53,217,153
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	3,091,684	3,299,237	4,442,722
22. Commissions and expense allowances on reinsurance assumed			
23. General insurance expenses and fraternal expenses	6,508,974	5,647,036	6,746,139
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,280,343	991,301	1,356,588
25. Increase in loading on deferred and uncollected premiums	407,648	(167,407)	(632,888)
26. Net transfers to or (from) Separate Accounts net of reinsurance			0
27. Aggregate write-ins for deductions	0	0	133,363
28. Totals (Lines 20 to 27)	47,511,538	49,521,692	65,263,077
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	1,042,469	3,932,808	4,902,879
30. Dividends to policyholders and refunds to members	957,081	908,832	1,248,420
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	85,388	3,023,976	3,654,459
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	358,114	712,285	935,937
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(272,726)	2,311,691	2,718,522
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 358,360 (excluding taxes of \$ 158,820 transferred to the IMR)	(154,794)	7,623	6,177
35. Net income (Line 33 plus Line 34)	(427,521)	2,319,314	2,724,699
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
36. Capital and surplus, December 31, prior year	79,077,034	76,461,011	76,461,007
37. Net income (Line 35)	(427,521)	2,319,314	2,724,699
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 37,858	(109,511)	(181,215)	(199,871)
39. Change in net unrealized foreign exchange capital gain (loss)			
40. Change in net deferred income tax	(1,187,419)	70,061	233,815
41. Change in nonadmitted assets	447,488	755,669	553,742
42. Change in liability for reinsurance in unauthorized and certified companies			0
43. Change in reserve on account of change in valuation basis, (increase) or decrease			0
44. Change in asset valuation reserve	(841,943)	(672,789)	(696,357)
45. Change in treasury stock			0
46. Surplus (contributed to) withdrawn from Separate Accounts during period			
47. Other changes in surplus in Separate Accounts Statement			
48. Change in surplus notes			
49. Cumulative effect of changes in accounting principles			
50. Capital changes:			
50.1 Paid in			
50.2 Transferred from surplus (Stock Dividend)			
50.3 Transferred to surplus			
51. Surplus adjustment:			
51.1 Paid in	0	0	0
51.2 Transferred to capital (Stock Dividend)			
51.3 Transferred from capital			
51.4 Change in surplus as a result of reinsurance			
52. Dividends to stockholders	0	0	0
53. Aggregate write-ins for gains and losses in surplus	(2,118,905)	2,291,040	2,616,027
54. Net change in capital and surplus for the year (Lines 37 through 53)	76,958,129	78,752,051	79,077,034
55. Capital and surplus, as of statement date (Lines 36 + 54)			
<b>DETAILS OF WRITE-INS</b>			
08.301. Miscellaneous Income	10,020	960	1,300
08.302.			
08.303.			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	10,020	960	1,300
2701. Penalties and Assessments			133,363
2702.			
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	133,363
5301. COMMISSION AND EXPENSE ALLOWANCE ON INITIAL CESSION OF EXISTING ANNUITY BUSINESS			0
5302.			
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0	0
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)	0	0	0

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE ENCOVA LIFE INSURANCE COMPANY  
**CASH FLOW**

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
<b>Cash from Operations</b>			
1. Premiums collected net of reinsurance .....	31,869,933	32,789,057	42,885,076
2. Net investment income .....	17,356,788	18,107,467	24,805,846
3. Miscellaneous income .....	1,697,675	1,795,432	2,426,846
4. Total (Lines 1 to 3) .....	50,924,397	52,691,956	70,117,769
5. Benefit and loss related payments .....	39,631,612	38,576,672	51,891,857
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	11,107,753	15,228,054	12,019,097
8. Dividends paid to policyholders .....	917,339	861,720	1,186,559
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	2,380,431	1,650,000	1,695,012
10. Total (Lines 5 through 9) .....	54,037,135	56,316,446	66,792,526
11. Net cash from operations (Line 4 minus Line 10) .....	(3,112,739)	(3,624,490)	3,325,243
<b>Cash from Investments</b>			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds .....	28,269,424	45,438,237	61,355,401
12.2 Stocks .....	0	0	0
12.3 Mortgage loans .....	0	0	0
12.4 Real estate .....	0	0	0
12.5 Other invested assets .....	1,241,762	0	1,489,507
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	0	3
12.7 Miscellaneous proceeds .....	1,556,748	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	31,067,934	45,438,237	62,844,911
13. Cost of investments acquired (long-term only):			
13.1 Bonds .....	14,995,453	34,023,318	40,235,990
13.2 Stocks .....	292,548	0	0
13.3 Mortgage loans .....	0	0	0
13.4 Real estate .....	0	0	0
13.5 Other invested assets .....	1,659,320	4,556,847	6,341,915
13.6 Miscellaneous applications .....	1,068,382	9,196,513	5,245,773
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	18,015,704	47,776,678	51,823,678
14. Net increase (or decrease) in contract loans and premium notes .....	(150,904)	(11,810)	7,894
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14) .....	13,203,135	(2,326,632)	11,013,339
<b>Cash from Financing and Miscellaneous Sources</b>			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes .....	0	0	0
16.2 Capital and paid in surplus, less treasury stock .....	0	0	0
16.3 Borrowed funds .....	0	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	(47,278)	(56,382)	(65,058)
16.5 Dividends to stockholders .....	0	0	0
16.6 Other cash provided (applied) .....	1,764,252	(7,657,022)	(17,232,782)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6) .....	1,716,974	(7,713,404)	(17,297,840)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	11,807,370	(13,664,526)	(2,959,258)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year .....	20,849,682	23,808,941	23,808,940
19.2 End of period (Line 18 plus Line 19.1) .....	32,657,052	10,144,415	20,849,682

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

20.0001. Non-Cash Investment Exchanges .....	41,400	0	0
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**EXHIBIT 1****DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS**

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life .....			0
2. Ordinary life insurance .....	35,515,486	37,674,108	49,578,171
3. Ordinary individual annuities .....	3,534,779	5,323,823	6,669,509
4. Credit life (group and individual) .....			0
5. Group life insurance .....	553,524	526,187	704,120
6. Group annuities .....			0
7. A & H - group .....			0
8. A & H - credit (group and individual) .....			0
9. A & H - other .....			0
10. Aggregate of all other lines of business .....	0	0	0
11. Subtotal (Lines 1 through 10) .....	39,603,789	43,524,118	56,951,800
12. Fraternal (Fraternal Benefit Societies Only) .....			0
13. Subtotal (Lines 11 through 12) .....	39,603,789	43,524,118	56,951,800
14. Deposit-type contracts .....	0	8,875	16,605
15. Total (Lines 13 and 14)	39,603,789	43,532,993	56,968,405
<b>DETAILS OF WRITE-INS</b>			
1001. ....			
1002. ....			
1003. ....			
1098. Summary of remaining write-ins for Line 10 from overflow page .....	0	0	0
1099. Totals (Lines 1001 through 1003 plus 1098)(Line 10 above)	0	0	0

## NOTES TO FINANCIAL STATEMENTS

**NOTE 1 Summary of Significant Accounting Policies and Going Concern**

## A. Accounting Practices

	SSAP #	F/S Page	F/S Line #	2022		2021	
<b>NET INCOME</b>							
(1) State basis (Page 4, Line 35, Columns 1 & 3)	XXX	XXX	XXX	\$ (427,521)	\$	2,724,699	
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:							
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:							
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ (427,521)	\$	2,724,699	
<b>SURPLUS</b>							
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 76,958,129	\$	79,077,034	
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:							
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:							
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 76,958,129	\$	79,077,034	

B. Use of Estimates in the Preparation of the Financial Statements  
No significant changesC. Accounting Policy  
No significant changesD. Going Concern  
Management has concluded that there is no substantial doubt of the company's ability to continue as a going concern.**NOTE 2 Accounting Changes and Corrections of Errors**

An internal review of the calculated net due and deferred premiums revealed a rounding discrepancy within the actuarial software. This primarily affected the level term policies beyond the guaranteed level premium period. The cumulative calculation error spans a time period beginning November, 2019. The total impact was a \$1,682,133 decrease in loading. This was identified in March, 2022 and is reflected in the first quarter, 2022 as a change in surplus write-in for correction of errors in previously issued financial statements.

**NOTE 3 Business Combinations and Goodwill**

No significant changes

**NOTE 4 Discontinued Operations**  
No significant changes**NOTE 5 Investments**A. Mortgage Loans, including Mezzanine Real Estate Loans  
No significant changes

## B. Debt Restructuring

As of June 30, 2022, the Company accepted an agreement for a troubled debt restructuring from the borrower Nordic Aviation Capital 29 DAC. The Company recognized a loss based on the contractual terms of the securities assumed. The financial impacts of the troubled debt restructuring are shown in the table below:

	Current Year	Prior Year
(1) The total recorded investment in restructured loans, as of year end	\$ 801,501	\$ -
(2) The realized capital losses related to these loans	\$ 194,548	\$ -
(3) Total contractual commitments to extend credit to debtors owning receivables whose terms have been modified in troubled debt restructurings	\$ -	\$ -

C. Reverse Mortgages  
No significant changes

(4) At September 30, 2022, the estimated fair value and gross unrealized losses for loan-backed securities, aggregated 'by length of time the securities have been in a continuous loss position were as follows:

a) The aggregate amount of unrealized losses:	
1. Less than 12 Months	\$ 5,771,679
2. 12 Months or Longer	\$ 145,257
b) The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 Months	\$ 74,548,265
2. 12 Months or Longer	\$ 613,006

E. Dollar Repurchase Agreements and/or Securities Lending Transactions  
Not applicableF. Repurchase Agreements Transactions Accounted for as Secured Borrowing  
Not applicableG. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing  
Not applicable

## H. Repurchase Agreements Transactions Accounted for as a Sale

## NOTES TO FINANCIAL STATEMENTS

Not applicable

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

J. Real Estate  
Not applicable

K. Low Income Housing tax Credits (LIHTC)  
Not applicable

L. Restricted Assets  
No significant changes

M. Working Capital Finance Investments  
Not applicable

N. Offsetting and Netting of Assets and Liabilities  
Not applicable

O. 5GI Securities  
Not applicable

P. Short Sales  
Not applicable

Q. Prepayment Penalty and Acceleration Fees

	<u>General Account</u>	<u>Separate Account</u>
1. Number of CUSIPs	1	
2. Aggregate Amount of Investment Income	\$ 424,394	

R. Reporting Entity's Share of Cash Pool by Asset Type  
Not applicable

**NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies**

Not significant changes

**NOTE 7 Investment Income**

A. None

B. None

**NOTE 8 Derivative Instruments**

Not applicable

**NOTE 9 Income Taxes**

Not significant changes

**NOTE 10 Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties**

Not significant changes

**NOTE 11 Debt**

Not applicable

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

Not significant changes

**NOTE 13 Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations**

Not significant changes

**NOTE 14 Liabilities, Contingencies and Assessments**

Not significant changes

**NOTE 15 Leases**

Not applicable

**NOTE 16 Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk**

Not applicable

**NOTE 17 Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities**

Not applicable

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

Not applicable

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

Not applicable

**NOTE 20 Fair Value Measurements**

A.

(1) Fair Value Measurements at Reporting Date

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value Common Stocks, unaffiliated	\$ 177,800				\$ 177,800
Total assets at fair value/NAV	\$ 177,800	\$ -	\$ -	\$ -	\$ 177,800

## NOTES TO FINANCIAL STATEMENTS

---

(2) Fair Value Measurements in (Level 3) of the Fair Value hierarchy  
Not Applicable

(3) Policies when Transfers Between Levels are Recognized  
At the end of each reporting period, the Company evaluates whether or not any event has occurred or circumstances have changed that would cause an instrument to be transferred between Levels 1, 2 or 3. The Company had no transfers into or out of any of the levels during the quarter.

(4) Description of Valuation Techniques and Inputs Used in Fair Value Measurement  
Not Applicable

(5) Fair Value Disclosures  
Not Applicable

B. Fair Value Reporting under SSAP 100 and Other Accounting Pronouncements  
Not Applicable

C. Aggregate fair value for all financial instruments and the level within the fair value hierarchy in which the fair value measurements in their entirety fall.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 429,981,421	\$ 489,455,422		\$ 429,981,421			
Common Stocks, unaffiliated	\$ 177,880	\$ 177,880	\$ 177,880				

D. Not Practicable to Estimate Fair Value  
Not Applicable

**NOTE 21 Other Items**  
No significant changes

**NOTE 22 Events Subsequent**  
Not applicable

**NOTE 23 Reinsurance**  
No significant changes

**NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination**  
Not applicable

**NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses**  
No significant changes

**NOTE 26 Intercompany Pooling Arrangements**  
Not applicable

**NOTE 27 Structured Settlements**  
Not applicable

**NOTE 28 Health Care Receivables**  
Not applicable

**NOTE 29 Participating Policies**  
No significant changes

**NOTE 30 Premium Deficiency Reserves**  
No significant changes

**NOTE 31 Reserves for Life Contracts and Annuity Contracts**  
No significant changes

**NOTE 32 Analysis of Annuity Actuarial Reserves and Deposit Type Contract Liabilities by Withdrawal Characteristics**  
No significant changes

**NOTE 33 Analysis of Life Actuarial Reserves by Withdrawal Characteristics**  
No significant changes

**NOTE 34 Premium & Annuity Considerations Deferred and Uncollected**  
No significant changes

**NOTE 35 Separate Accounts**  
Not applicable

**NOTE 36 Loss/Claim Adjustment Expenses**  
Not applicable

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE ENCOVA LIFE INSURANCE COMPANY  
**GENERAL INTERROGATORIES**

**PART 1 - COMMON INTERROGATORIES**

**GENERAL**

1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? ..... Yes [ ] No [ X ]

1.2 If yes, has the report been filed with the domiciliary state? ..... Yes [ ] No [ ]

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

2.2 If yes, date of change: \_\_\_\_\_

3.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? ..... If yes, complete Schedule Y, Parts 1 and 1A. Yes [ X ] No [ ]

3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? ..... Yes [ ] No [ X ]

3.3 If the response to 3.2 is yes, provide a brief description of those changes.

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

3.5 If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. \_\_\_\_\_

4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [ X ]

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

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

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? ..... Yes [ ] No [ ] N/A [ X ] If yes, attach an explanation.

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

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

6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). ..... 06/02/2020

6.4 By what department or departments?

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

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

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

7.2 If yes, give full information:

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? ..... Yes [ ] No [ X ]

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? ..... Yes [ ] No [ X ]

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

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

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE ENCOVA LIFE INSURANCE COMPANY  
**GENERAL INTERROGATORIES**

9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? ..... Yes [  ] No [  ]  
 (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;  
 (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;  
 (c) Compliance with applicable governmental laws, rules and regulations;  
 (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and  
 (e) Accountability for adherence to the code.

9.11 If the response to 9.1 is No, please explain:

9.2 Has the code of ethics for senior managers been amended? ..... Yes [  ] No [  ]

9.21 If the response to 9.2 is Yes, provide information related to amendment(s).

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

9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).

**FINANCIAL**

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

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

**INVESTMENT**

11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) ..... Yes [  ] No [  ]

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

	1	2
	Prior Year-End Book/Adjusted Carrying Value	Current Quarter Book/Adjusted Carrying Value
14.21 Bonds .....	\$ .....	\$ .....
14.22 Preferred Stock .....	\$ .....	\$ .....
14.23 Common Stock .....	\$ .....	\$ .....
14.24 Short-Term Investments .....	\$ .....	\$ .....
14.25 Mortgage Loans on Real Estate .....	\$ .....	\$ .....
14.26 All Other .....	\$ .....	\$ .....
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26) .....	\$ .....	\$ .....
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above .....	\$ .....	\$ .....

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: ..... \$ .....

13. Amount of real estate and mortgages held in short-term investments: ..... \$ .....

14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? ..... Yes [  ] No [  ]

14.2 If yes, please complete the following:

	1	2
	Prior Year-End Book/Adjusted Carrying Value	Current Quarter Book/Adjusted Carrying Value
14.21 Bonds .....	\$ .....	\$ .....
14.22 Preferred Stock .....	\$ .....	\$ .....
14.23 Common Stock .....	\$ .....	\$ .....
14.24 Short-Term Investments .....	\$ .....	\$ .....
14.25 Mortgage Loans on Real Estate .....	\$ .....	\$ .....
14.26 All Other .....	\$ .....	\$ .....
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26) .....	\$ .....	\$ .....
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above .....	\$ .....	\$ .....

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? ..... Yes [  ] No [  ]

15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? ..... Yes [  ] No [  ] N/A [  ]  
 If no, attach a description with this statement.

16. For the reporting entity's security lending program, state the amount of the following as of the current statement date:

16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. ....	\$ .....
16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. ....	\$ .....
16.3 Total payable for securities lending reported on the liability page. ....	\$ .....

**STATEMENT AS OF SEPTEMBER 30, 2022 OF THE ENCOVA LIFE INSURANCE COMPANY**  
**GENERAL INTERROGATORIES**

17. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? ..... Yes [  ] No [  ]

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

1 Name of Custodian(s)	2 Custodian Address
BNY Mellon .....	500 Grant Street One Mellon Center, Suite #1035, Pittsburgh, PA 15258 .....

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

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

17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? ..... Yes [  ] No [  ]

17.4 If yes, give full information relating thereto:

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

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

1 Name of Firm or Individual	2 Affiliation
Conning Asset Management Co. .....	U.....
New England Asset Management, Inc. .....	U.....
Voya Investment Management LLC .....	U.....

17.5097 For those firms/individuals listed in the table for Question 17.5, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets? ..... Yes [  ] No [  ]

17.5098 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? ..... Yes [  ] No [  ]

17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
107423 .....	Conning Asset Management Co. .....	25490031229986776G77 .....	SEC .....	NO.....
105900 .....	New England Asset Management, Inc. .....	KUR85E5PS4G0FZTFC130 .....	SEC .....	NO.....
2882 .....	Voya Investment Management LLC .....	MZJU01BGQ7J1KULQSB89 .....	SEC .....	NO.....

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

18.2 If no, list exceptions:

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

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

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

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

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

Has the reporting entity self-designated PLGI securities? ..... Yes [  ] No [  ]

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

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

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? ..... Yes [  ] No [  ]

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE ENCOVA LIFE INSURANCE COMPANY  
**GENERAL INTERROGATORIES**

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

**Life and Accident Health Companies/Fraternal Benefit Societies:**

1. Report the statement value of mortgage loans at the end of this reporting period for the following categories: 1  
Amount

1.1 Long-Term Mortgages In Good Standing

1.11 Farm Mortgages .....	\$ .....
1.12 Residential Mortgages .....	\$ .....
1.13 Commercial Mortgages .....	\$ .....
1.14 Total Mortgages in Good Standing .....	\$ .....

1.2 Long-Term Mortgages In Good Standing with Restructured Terms

1.21 Total Mortgages in Good Standing with Restructured Terms.....	\$ .....
--	----------

1.3 Long-Term Mortgage Loans Upon which Interest is Overdue more than Three Months

1.31 Farm Mortgages .....	\$ .....
1.32 Residential Mortgages .....	\$ .....
1.33 Commercial Mortgages .....	\$ .....
1.34 Total Mortgages with Interest Overdue more than Three Months .....	\$ .....

1.4 Long-Term Mortgage Loans in Process of Foreclosure

1.41 Farm Mortgages .....	\$ .....
1.42 Residential Mortgages .....	\$ .....
1.43 Commercial Mortgages .....	\$ .....
1.44 Total Mortgages in Process of Foreclosure .....	\$ .....

1.5 Total Mortgage Loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2) .....

1.6 Long-Term Mortgages Foreclosed, Properties Transferred to Real Estate in Current Quarter

1.61 Farm Mortgages .....	\$ .....
1.62 Residential Mortgages .....	\$ .....
1.63 Commercial Mortgages .....	\$ .....
1.64 Total Mortgages Foreclosed and Transferred to Real Estate .....	\$ .....

2. Operating Percentages:

2.1 A&H loss percent .....	% .....
2.2 A&H cost containment percent .....	% .....
2.3 A&H expense percent excluding cost containment expenses .....	% .....

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

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

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

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

4. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? ..... Yes [ X ] No [ ]

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

**Fraternal Benefit Societies Only:**

5.1 In all cases where the reporting entity has assumed accident and health risks from another company, provisions should be made in this statement on account of such reinsurances for reserve equal to that which the original company would have been required to establish had it retained the risks. Has this been done? ..... Yes [ ] No [ ] N/A [ ]

5.2 If no, explain: .....  
.....

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

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

Date	Outstanding Lien Amount
.....	.....

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

## **SCHEDULE S - CEDED REINSURANCE**

Showing All New Reinsurance Treaties - Current Year to Date

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE ENCOVA LIFE INSURANCE COMPANY  
**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS**

Current Year To Date - Allocated by States and Territories

States, Etc.	1	Direct Business Only					
		2	3	4	5	6	7
	Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 Through 5	Deposit-Type Contracts
1. Alabama	AL	N	.44,210			44,210	
2. Alaska	AK	N	5,317			5,317	
3. Arizona	AZ	N	57,270			57,270	
4. Arkansas	AR	L	6,829	.5,906		12,735	
5. California	CA	N	61,946			61,946	
6. Colorado	CO	N	26,559	.6,000		32,559	
7. Connecticut	CT	N	8,223			8,223	
8. Delaware	DE	N	18,276			18,276	
9. District of Columbia	DC	N	2,074			2,074	
10. Florida	FL	L	707,949			707,949	
11. Georgia	GA	L	702,485	.7,950		710,435	
12. Hawaii	HI	N	8,675	19,975		28,650	
13. Idaho	ID	N	902			902	
14. Illinois	IL	L	178,292			178,292	
15. Indiana	IN	L	2,231,165	.450		2,231,615	
16. Iowa	IA	L	66,720	237,206		303,926	
17. Kansas	KS	N	7,994			7,994	
18. Kentucky	KY	L	2,708,059			2,708,059	
19. Louisiana	LA	N	9,290	.52,833		62,123	
20. Maine	ME	N	2,788			2,788	
21. Maryland	MD	N	59,229			59,229	
22. Massachusetts	MA	L	.17,015			.17,015	
23. Michigan	MI	L	2,776,867			2,776,867	
24. Minnesota	MN	L	144,964	.39,979		184,943	
25. Mississippi	MS	N	29,838	.225		30,063	
26. Missouri	MO	L	30,393			30,393	
27. Montana	MT	N	5,139			5,139	
28. Nebraska	NE	L	36,590			36,590	
29. Nevada	NV	N	19,916			19,916	
30. New Hampshire	NH	L	2,237			2,237	
31. New Jersey	NJ	N	38,694			38,694	
32. New Mexico	NM	N	.11,219			.11,219	
33. New York	NY	N	.47,319			.47,319	
34. North Carolina	NC	N	118,536			118,536	
35. North Dakota	ND	N	2,713	.7,100		9,813	
36. Ohio	OH	L	14,561,087			14,561,087	
37. Oklahoma	OK	N	.14,914	2,413,667		2,428,581	
38. Oregon	OR	N	6,276			6,276	
39. Pennsylvania	PA	L	.5,819,925	.450		5,820,375	
40. Rhode Island	RI	L	.177	406,549		.406,726	
41. South Carolina	SC	L	393,988			393,988	
42. South Dakota	SD	N	748	.5,320		.6,068	
43. Tennessee	TN	L	1,058,208			1,058,208	
44. Texas	TX	N	.77,245	237,994		.315,239	
45. Utah	UT	N	3,126	.100		.3,226	
46. Vermont	VT	N	.790			.790	
47. Virginia	VA	L	372,612			372,612	
48. Washington	WA	N	.19,405			.19,405	
49. West Virginia	WV	L	1,925,239			1,925,239	
50. Wisconsin	WI	L	.1,005,787	.88,000		1,093,787	
51. Wyoming	WY	N	2,610	.5,075		.7,685	
52. American Samoa	AS	N				0	
53. Guam	GU	N				0	
54. Puerto Rico	PR	N	1,975			1,975	
55. U.S. Virgin Islands	VI	N	.305			.305	
56. Northern Mariana Islands	MP	N				0	
57. Canada	CAN	N	3,410			3,410	
58. Aggregate Other Aliens	OT	XXX	944	0	0	.944	0
59. Subtotal		XXX	35,464,463	3,534,779	0	.38,999,242	0
90. Reporting entity contributions for employee benefits plans		XXX				0	
91. Dividends or refunds applied to purchase paid-up additions and annuities		XXX	.814,875			.814,875	
92. Dividends or refunds applied to shorten endowment or premium paying period		XXX				0	
93. Premium or annuity considerations waived under disability or other contract provisions		XXX	.117,143			.117,143	
94. Aggregate or other amounts not allocable by State		XXX	.0	0	0	0	0
95. Totals (Direct Business)		XXX	36,396,481	3,534,779	0	.39,931,260	0
96. Plus Reinsurance Assumed		XXX				0	
97. Totals (All Business)		XXX	36,396,481	3,534,779	0	.39,931,260	0
98. Less Reinsurance Ceded		XXX	10,925,367			.10,925,367	
99. Totals (All Business) less Reinsurance Ceded		XXX	25,471,114	3,534,779	0	.29,005,893	0
DETAILS OF WRITE-INS							
58001. Great Britain		XXX	485			.485	
58002. Iceland		XXX	236			.236	
58003. UAE		XXX	223			.223	
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX	.0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX	944	0	0	944	0
9401.		XXX					
9402.		XXX					
9403.		XXX					
9498. Summary of remaining write-ins for Line 94 from overflow page		XXX	.0	0	0	0	0
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)		XXX	0	0	0	0	0

(a) Active Status Counts:

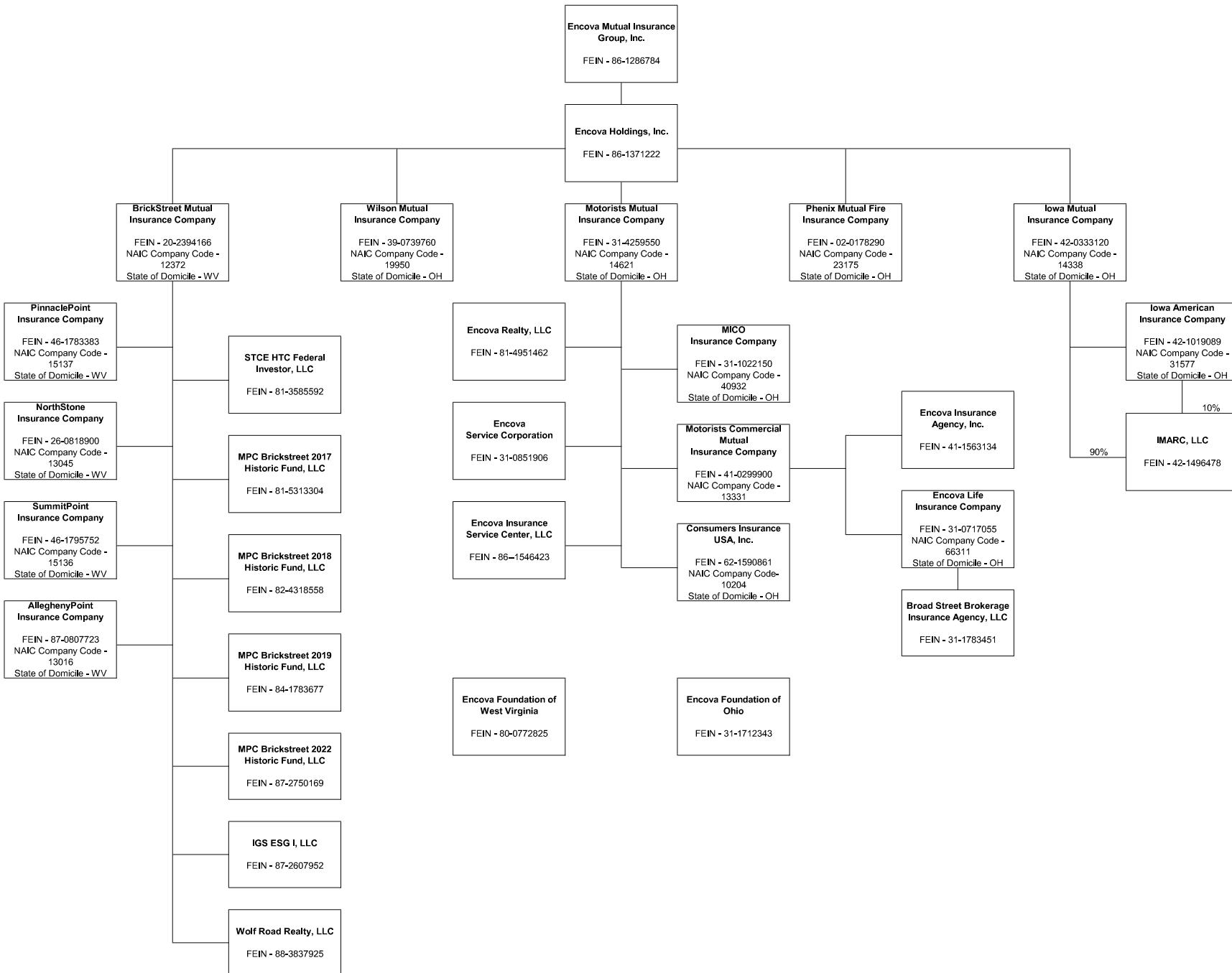
L - Licensed or Chartered - Licensed Insurance carrier or domiciled RRG..... 21 R - Registered - Non-domiciled RRGs..... 0

E - Eligible - Reporting entities eligible or approved to write surplus lines in the state..... 0 Q - Qualified - Qualified or accredited reinsurer..... 0

N - None of the above - Not allowed to write business in the state..... 36

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

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



## STATEMENT AS OF SEPTEMBER 30, 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

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

1 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries Or Affiliates	9 Domestic- ciliary Loca- tion	10 Rela- tion- ship to Report- ing Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Owner- ship Provide Per- cen- tage	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Re- quired? (Yes/No)	16 *
						Broad Street Brokerage Insurance Agency, LLC				Encova Life Insurance Company	Ownership	100.00	Encova Mutual Insurance Group, Inc.		
.0291	Encova Mutual Insurance Group	10204	31-1783451 62-1590861 42-1496478			Consumers Insurance USA, Inc.	.OH.	.N/A.		Motorists Mutual Insurance Company	Ownership	100.00	Encova Mutual Insurance Group, Inc.		
.0291	Encova Mutual Insurance Group	31577	42-1019089			IMARC, LLC	.IA.	.N/A.		Iowa Mutual Insurance Company	Ownership	90.00	Encova Mutual Insurance Group, Inc.		
.0291	Encova Mutual Insurance Group	14338	42-0333120			Iowa American Insurance Company	.OH.	.IA.		Iowa Mutual Insurance Company	Ownership	100.00	Encova Mutual Insurance Group, Inc.		
						Iowa Mutual Insurance Company	.OH.	.IA.		Encova Holdings, Inc.	Ownership	100.00	Encova Mutual Insurance Group, Inc.		
										Motorists Commercial Mutual Insurance					
.0291	Encova Mutual Insurance Group	40932	41-1563134 31-1022150			Encova Insurance Agency, Inc.	.MN.	.N/A.		Company	Ownership	100.00	Encova Mutual Insurance Group, Inc.		
						MICO Insurance Company	.OH.	.IA.		Motorists Mutual Insurance Company	Ownership	100.00	Encova Mutual Insurance Group, Inc.		
.0291	Encova Mutual Insurance Group	13331	41-0299900			Motorists Commercial Mutual Insurance Company	.OH.	.UDP.		Motorists Mutual Insurance Company	Ownership	100.00	Encova Mutual Insurance Group, Inc.		
						Encova Life Insurance Company	.OH.	.RE.		Motorists Commercial Mutual Insurance					
.0291	Encova Mutual Insurance Group	66311	31-0717055			Motorists Mutual Insurance Company	.OH.	.UJP.		Encova Holdings, Inc.	Ownership	100.00	Encova Mutual Insurance Group, Inc.		
.0291	Encova Mutual Insurance Group	14621	31-4259550			Encova Service Corporation	.OH.	.N/A.		Motorists Mutual Insurance Company	Ownership	100.00	Encova Mutual Insurance Group, Inc.		
.0291	Encova Mutual Insurance Group	23175	31-0851906 02-0178290			Phenix Mutual Fire Insurance Company	.OH.	.IA.		Encova Holdings, Inc.	Ownership	100.00	Encova Mutual Insurance Group, Inc.		
.0291	Encova Mutual Insurance Group	19950	39-0739760			Wilson Mutual Insurance Company	.OH.	.IA.		Encova Holdings, Inc.	Ownership	100.00	Encova Mutual Insurance Group, Inc.		
						Encova Realty, LLC	.OH.	.N/A.		Motorists Mutual Insurance Company	Ownership	100.00	Encova Mutual Insurance Group, Inc.		
						Encova Foundation of Ohio	.OH.	.N/A.		Motorists Mutual Insurance Company	Board				
.0291	Encova Mutual Insurance Group	12372	20-2394166			BrickStreet Mutual Insurance Company	.WV.	.IA.		Encova Holdings, Inc.	Ownership	100.00	Encova Mutual Insurance Group, Inc.		
.0291	Encova Mutual Insurance Group	15137	46-1783383			PinnaclePoint Insurance Company	.WV.	.IA.		BrickStreet Mutual Insurance Company	Ownership	100.00	Encova Mutual Insurance Group, Inc.		
.0291	Encova Mutual Insurance Group	13045	26-0818900			NorthStone Insurance Company	.WV.	.IA.		BrickStreet Mutual Insurance Company	Ownership	100.00	Encova Mutual Insurance Group, Inc.		
.0291	Encova Mutual Insurance Group	15136	46-1795752			SummitPoint Insurance Company	.WV.	.IA.		BrickStreet Mutual Insurance Company	Ownership	100.00	Encova Mutual Insurance Group, Inc.		
.0291	Encova Mutual Insurance Group	13016	87-0807723			AlleghenyPoint Insurance Company	.WV.	.IA.		BrickStreet Mutual Insurance Company	Ownership	100.00	Encova Mutual Insurance Group, Inc.		
						Wolf Road Realty, LLC	.IL.	.N/A.		BrickStreet Mutual Insurance Company	Ownership	100.00	Encova Mutual Insurance Group, Inc.		
						Encova Foundation of West Virginia, Inc.	.WV.	.N/A.		BrickStreet Mutual Insurance Company	Board				
						STCE HTC Federal Investor, LLC	.GA.	.N/A.		BrickStreet Mutual Insurance Company	Ownership	99.99	Encova Mutual Insurance Group, Inc.		
						MPC Brickstreet 2017 Historic Fund, LLC	.GA.	.N/A.		BrickStreet Mutual Insurance Company	Ownership	99.99	Encova Mutual Insurance Group, Inc.		
						MPC Brickstreet 2018 Historic Fund, LLC	.GA.	.N/A.		BrickStreet Mutual Insurance Company	Ownership	99.99	Encova Mutual Insurance Group, Inc.		
						MPC Brickstreet 2019 Historic Fund, LLC	.GA.	.N/A.		BrickStreet Mutual Insurance Company	Ownership	99.99	Encova Mutual Insurance Group, Inc.		
						MPC Brickstreet 2022 Historic Fund, LLC	.GA.	.N/A.		BrickStreet Mutual Insurance Company	Ownership	99.99	Encova Mutual Insurance Group, Inc.		
						IGS ESG I, LLC	.OH.	.N/A.		BrickStreet Mutual Insurance Company	Ownership	50.00	Encova Mutual Insurance Group, Inc.		
						Encova Insurance Service Center, LLC	.OH.	.N/A.		Motorists Mutual Insurance Company	Ownership	100.00	Encova Mutual Insurance Group, Inc.		
						Encova Holdings, Inc.	.OH.	.UJP.		Encova Mutual Insurance Group, Inc.	Ownership	100.00	Encova Mutual Insurance Group, Inc.		
						Encova Mutual Insurance Group, Inc.	.OH.	.UJP.		Encova Mutual Insurance Group, Inc.	Ownership	100.00			

Asterisk	Explanation

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. 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.

	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement? .....	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement? .....	NO
3. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC? .....	NO
4. 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? .....	NO
5. 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? .....	NO
6. 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? .....	NO
7. 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? .....	NO
8. Will the Life PBR Statement of Exemption be filed with the state of domicile by July 1st and electronically with the NAIC with the second quarterly filing per the Valuation Manual (by August 15)? (2nd Quarter Only) The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter. .....	N/A

### AUGUST FILING

9. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter. .....	N/A
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Explanation:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.

Bar Code:

1. Trusteed Surplus Statement [Document Identifier 490]
2. Medicare Part D Coverage Supplement [Document Identifier 365]
3. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
4. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
5. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
6. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
7. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]



STATEMENT AS OF SEPTEMBER 30, 2022 OF THE ENCOVA LIFE INSURANCE COMPANY  
**OVERFLOW PAGE FOR WRITE-INS**

**NONE**

**SCHEDULE A - VERIFICATION**

Real Estate

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....		
2.2 Additional investment made after acquisition .....		
3. Current year change in encumbrances .....		
4. Total gain (loss) on disposals .....		
5. Deduct amounts received on disposals .....		
6. Total foreign exchange change in book/adjusted carrying value .....		
7. Deduct current year's other than temporary impairment recognized .....		
8. Deduct current year's depreciation .....		
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8) .....		
10. Deduct total nonadmitted amounts .....		
11. Statement value at end of current period (Line 9 minus Line 10) .....		

**NONE****SCHEDULE B - VERIFICATION**

Mortgage Loans

	1 Year to Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year .....		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....		
2.2 Additional investment made after acquisition .....		
3. Capitalized deferred interest and other .....		
4. Accrual of discount .....		
5. Unrealized valuation increase (decrease) .....		
6. Total gain (loss) on disposals .....		
7. Deduct amounts received on disposals .....		
8. Deduct amortization of premium and mortgage interest paid and commitment fees .....		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest .....		
10. Deduct current year's other than temporary impairment recognized .....		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....		
12. Total valuation allowance .....		
13. Subtotal (Line 11 plus Line 12) .....		
14. Deduct total nonadmitted amounts .....		
15. Statement value at end of current period (Line 13 minus Line 14) .....		

**NONE****SCHEDULE BA - VERIFICATION**

Other Long-Term Invested Assets

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	32,763,251	28,155,726
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....		0
2.2 Additional investment made after acquisition .....	1,241,762	6,341,915
3. Capitalized deferred interest and other .....		0
4. Accrual of discount .....		0
5. Unrealized valuation increase (decrease) .....	824,204	(244,883)
6. Total gain (loss) on disposals .....		0
7. Deduct amounts received on disposals .....	1,241,762	1,489,507
8. Deduct amortization of premium and depreciation .....		0
9. Total foreign exchange change in book/adjusted carrying value .....		0
10. Deduct current year's other than temporary impairment recognized .....		0
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	33,587,455	32,763,251
12. Deduct total nonadmitted amounts .....	221,657	255,926
13. Statement value at end of current period (Line 11 minus Line 12) .....	33,365,798	32,507,325

**SCHEDULE D - VERIFICATION**

Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year .....	504,363,427	524,811,142
2. Cost of bonds and stocks acquired .....	15,329,401	40,235,990
3. Accrual of discount .....	244,718	443,124
4. Unrealized valuation increase (decrease) .....	(114,668)	
5. Total gain (loss) on disposals .....	(951,800)	1,640,367
6. Deduct consideration for bonds and stocks disposed of .....	28,735,218	61,761,801
7. Deduct amortization of premium .....	926,952	1,411,795
8. Total foreign exchange change in book/adjusted carrying value .....	0	
9. Deduct current year's other than temporary impairment recognized .....	0	
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees .....	424,394	406,400
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	489,633,302	504,363,427
12. Deduct total nonadmitted amounts .....	0	
13. Statement value at end of current period (Line 11 minus Line 12) .....	489,633,302	504,363,427

## STATEMENT AS OF SEPTEMBER 30, 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

**SCHEDULE D - PART 1B**

Showing the Acquisitions, Dispositions and Non-Trading Activity  
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
<b>BONDS</b>								
1. NAIC 1 (a) .....	353,618,450	20,063,804	17,522,638	4,864,154	353,819,444	353,618,450	361,023,770	362,056,485
2. NAIC 2 (a) .....	91,525,765	0	127,612	(2,870,541)	96,964,356	91,525,765	88,527,612	96,198,519
3. NAIC 3 (a) .....	36,720,821	1,063,100	2,311,222	(1,193,686)	38,595,488	36,720,821	34,279,013	39,061,284
4. NAIC 4 (a) .....	5,910,526	526,593	17,640	(10,644)	6,505,982	5,910,526	6,408,835	6,213,373
5. NAIC 5 (a) .....	433,786	0	60,689	15,691	470,385	433,786	388,788	500,529
6. NAIC 6 (a) .....	1,176,875	1,377	0	(794,098)	338,996	1,176,875	384,154	333,237
7. Total Bonds .....	489,386,222	21,654,873	20,039,801	10,875	496,694,652	489,386,222	491,012,171	504,363,427
<b>PREFERRED STOCK</b>								
8. NAIC 1 .....	0	0	0	0	0	0	0	0
9. NAIC 2 .....	0	0	0	0	0	0	0	0
10. NAIC 3 .....	0	0	0	0	0	0	0	0
11. NAIC 4 .....	0	0	0	0	0	0	0	0
12. NAIC 5 .....	0	0	0	0	0	0	0	0
13. NAIC 6 .....	0	0	0	0	0	0	0	0
14. Total Preferred Stock .....	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock .....	489,386,222	21,654,873	20,039,801	10,875	496,694,652	489,386,222	491,012,171	504,363,427

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation:

NAIC 1 \$ .....1,556,748 ; NAIC 2 \$ .....0 ; NAIC 3 \$ .....0 NAIC 4 \$ .....0 ; NAIC 5 \$ .....0 ; NAIC 6 \$ .....0

SI02

Schedule DA - Part 1 - Short-Term Investments

**N O N E**

Schedule DA - Verification - Short-Term Investments

**N O N E**

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

**N O N E**

Schedule DB - Part B - Verification - Futures Contracts

**N O N E**

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

**N O N E**

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

**N O N E**

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of Derivatives

**N O N E**

**SCHEDULE E - PART 2 - VERIFICATION**

(Cash Equivalents)

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	14,620,721	22,857,224
2. Cost of cash equivalents acquired	68,328,093	132,918,082
3. Accrual of discount	41,160	31
4. Unrealized valuation increase (decrease)	0	.....
5. Total gain (loss) on disposals	0	3
6. Deduct consideration received on disposals	55,270,640	141,154,619
7. Deduct amortization of premium	0	.....
8. Total foreign exchange change in book/adjusted carrying value	0	.....
9. Deduct current year's other than temporary impairment recognized	0	.....
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	27,719,334	14,620,721
11. Deduct total nonadmitted amounts	0	.....
<b>12. Statement value at end of current period (Line 10 minus Line 11)</b>	<b>27,719,334</b>	<b>14,620,721</b>

Schedule A - Part 2 - Real Estate Acquired and Additions Made  
**N O N E**

Schedule A - Part 3 - Real Estate Disposed  
**N O N E**

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made  
**N O N E**

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid  
**N O N E**

## STATEMENT AS OF SEPTEMBER 30, 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

**SCHEDULE BA - PART 2**

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE During the Current Quarter

1 CUSIP Identification	2 Name or Description	Location		5 Name of Vendor or General Partner	6 NAIC Designation, NAIC Designation Modifier and SVO Admini- strative Symbol	7 Date Originally Acquired	8 Type and Strategy	9 Actual Cost at Time of Acquisition	10 Additional Investment Made After Acquisition	11 Amount of Encumbrances	12 Commitment for Additional Investment	13 Percentage of Ownership
		3 City	4 State									
Joint Venture Interests - Mortgage Loans - Unaffiliated												
	Voya Commercial Mortgage Lending Fund L.P. ....	Wilmington	DE	Voya Commercial Mortgage Lending Fund L.P. ....		10/15/2019		822,081			19,177,919	3.640
2399999. Joint Venture Interests - Mortgage Loans - Unaffiliated								0	822,081	0	19,177,919	XXX
4899999. Total - Unaffiliated								0	822,081	0	19,177,919	XXX
4999999. Total - Affiliated								0	0	0	0	XXX
5099999 - Totals								0	822,081	0	19,177,919	XXX

**SCHEDULE BA - PART 3**

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Quarter

1 CUSIP Identification	2 Name or Description	Location		5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Disposal Date	8 Book/ Adjusted Carrying Value Less Encum- brances, Prior Year	Change in Book/Adjusted Carrying Value					15 Book/ Adjusted Carrying Value Less Encum- brances on Disposal	16 Foreign Exchange Gain (Loss) on Disposal	17 Realized Gain (Loss) on Disposal	18 Total Gain (Loss) on Disposal	19 Invest- ment Income		
		3 City	4 State					9 Unrealized Valuation Increase (De- crease)	10 Current Year's (Depre- ciation) or (Amorti- zation)/ Accretion	11 Current Year's Other Than Temporary Impair- ment Recog- nized	12 Capital- ized Deferred Interest and Other	13 Total Change in Book/ Adjusted Carrying Value (9+10- 11+12)	14 Total Foreign Exchange Change in Book/ Adjusted Carrying Value						
Joint Venture Interests - Mortgage Loans - Unaffiliated																			
	Voya Commercial Mortgage Lending Fund L.P. ....	Wilmington	DE	Voya Commercial Mortgage Lending Fund L.P. ....	10/16/2019	07/01/2022	32,507,325	232,971				232,971		33,365,798	617,350			0	232,494
2399999. Joint Venture Interests - Mortgage Loans - Unaffiliated							32,507,325	232,971	0	0	0	232,971	0	33,365,798	617,350	0	0	0	232,494
4899999. Total - Unaffiliated							32,507,325	232,971	0	0	0	232,971	0	33,365,798	617,350	0	0	0	232,494
4999999. Total - Affiliated							0	0	0	0	0	0	0	0	0	0	0	0	
5099999 - Totals							32,507,325	232,971	0	0	0	232,971	0	33,365,798	617,350	0	0	0	232,494

## STATEMENT AS OF SEPTEMBER 30, 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

**SCHEDULE D - PART 3**

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation, NAIC Designation Modifier and SVO Adminis- trative Symbol
31400P-JA-6	FN C83856 - RMBS		07/26/2022	TORONTO DOMINION SEC'S USA INC	1,988,332	1,982,679	2,203	1.A	
<b>0909999999. Subtotal - Bonds - U.S. Special Revenues</b>					1,988,332	1,982,679	2,203	<b>XXX</b>	
38141G-XR-0	GOLDMAN SACHS GROUP INC		07/28/2022	J P MORGAN SECURITIES	2,060,375	2,500,000	553	1.F FE	
43283G-AA-0	HGVT 222 A - RMBS		08/01/2022	WELLS FARGO SECURITIES LLC	999,818	1,000,000	0	1.A FE	
62877C-AA-1	NAC AVIATION 29 DESIGNATED ACTIVITY COMP	C.	06/01/2022	CORPORATE ACTION	526,593	526,593	0	4.B FE	
65480J-AC-4	NAROT 2022-B A3 - ABS		09/20/2022	WELLS FARGO SECURITIES LLC	1,499,690	1,500,000	0	1.A FE	
73316P-CL-2	POPLR 2005-2 M2 - RMBS		09/01/2022	Direct	1,377	1,377	0	6. FE	
81725W-AK-9	SENSATA TECHNOLOGIES BV	C.	08/17/2022	Various	1,063,100	1,155,000	15,891	3.C FE	
<b>1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)</b>					6,150,953	6,682,970	16,444	<b>XXX</b>	
<b>2509999997. Total - Bonds - Part 3</b>					8,139,285	8,665,649	18,647	<b>XXX</b>	
<b>2509999998. Total - Bonds - Part 5</b>					<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	
<b>2509999999. Total - Bonds</b>					8,139,285	8,665,649	18,647	<b>XXX</b>	
<b>4509999997. Total - Preferred Stocks - Part 3</b>					0	<b>XXX</b>		0	<b>XXX</b>
<b>4509999998. Total - Preferred Stocks - Part 5</b>					<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	
<b>4509999999. Total - Preferred Stocks</b>					0	<b>XXX</b>		0	<b>XXX</b>
000000-00-0	Nordic Aviation Capital 29 DA	C.	06/01/2022	CORPORATE ACTION	8,894,000	292,548	0		
<b>5019999999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded</b>					292,548	<b>XXX</b>	0	<b>XXX</b>	
<b>5989999997. Total - Common Stocks - Part 3</b>					292,548	<b>XXX</b>	0	<b>XXX</b>	
<b>5989999998. Total - Common Stocks - Part 5</b>					<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	
<b>5989999999. Total - Common Stocks</b>					292,548	<b>XXX</b>	0	<b>XXX</b>	
<b>5999999999. Total - Preferred and Common Stocks</b>					292,548	<b>XXX</b>	0	<b>XXX</b>	
<b>6009999999 - Totals</b>					8,431,833	<b>XXX</b>	18,647	<b>XXX</b>	

## STATEMENT AS OF SEPTEMBER 30, 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

## SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1 CUSIP Ident- ification	2 Description	3 For- eign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consid- eration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change In Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Con- tractual Maturity Date	22 NAIC Design- ation, NAIC Design- ation Modifer and SVO Adminis- trative Symbol				
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amor- tization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recogn- ized	14 Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value											
.36179T-4P-7	G2 MA5330 - RMBS		09/01/2022	Paydown .....		8,840	8,840	9,045	9,068	0	(228)	0	(228)	0	8,840	0	0	0	0	0	0	0	.07/20/2048	1.A	
.36200K-NJ-2	GN 603493 - RMBS		09/01/2022	Paydown .....		4,557	4,557	4,666	4,622	0	(64)	0	(64)	0	0	0	0	0	0	0	0	0	.03/15/2033	1.A	
.36200N-AC-5	GN 604903 - RMBS		09/01/2022	Paydown .....		1,092	1,092	1,113	1,104	0	(12)	0	(12)	0	0	0	0	0	0	0	0	0	.40	.01/15/2034	1.A
.36201S-VT-3	GN 592026 - RMBS		09/01/2022	Paydown .....		13,970	13,970	14,304	14,142	0	(172)	0	(172)	0	0	0	0	0	0	0	0	0	.572	.06/15/2033	1.A
.36201Y-LG-9	GN 607027 - RMBS		09/01/2022	Paydown .....		3,810	3,810	3,914	3,869	0	(58)	0	(58)	0	0	0	0	0	0	0	0	0	.140		1.A
.36205X-D5-0	GN 403424 - RMBS		09/01/2022	Paydown .....		3,961	3,961	4,055	4,020	0	(59)	0	(59)	0	0	0	0	0	0	0	0	0	.140	.10/15/2033	1.A
.3620A2-KL-9	GN 716799 - RMBS		09/01/2022	Paydown .....		2,794	2,794	2,897	2,902	0	(108)	0	(108)	0	0	0	0	0	0	0	0	0	.93	.04/15/2039	1.A
.3620AD-NY-4	GN 726807 - RMBS		09/01/2022	Paydown .....		1,365	1,365	1,398	1,401	0	(36)	0	(36)	0	0	0	0	0	0	0	0	0	.46	.09/15/2039	1.A
.36241K-V8-8	GN 782439 - RMBS		09/01/2022	Paydown .....		234	234	243	243	0	(9)	0	(9)	0	0	0	0	0	0	0	0	0	.8	.10/15/2038	1.A
.36280R-V3-4	GN 615434 - RMBS		09/01/2022	Paydown .....		990	990	1,009	1,008	0	(18)	0	(18)	0	0	0	0	0	0	0	0	0	.36	.08/15/2033	1.A
.36280S-P5-4	GN 616144 - RMBS		09/01/2022	Paydown .....		2,109	2,109	2,166	2,143	0	(34)	0	(34)	0	0	0	0	0	0	0	0	0	.07	.12/15/2033	1.A
.36291B-D5-3	GN 623024 - RMBS		09/01/2022	Paydown .....		931	931	957	947	0	(15)	0	(15)	0	0	0	0	0	0	0	0	0	.34	.01/15/2034	1.A
.36291K-BU-0	GN 630151 - RMBS		09/01/2022	Paydown .....		451	451	460	458	0	(7)	0	(7)	0	0	0	0	0	0	0	0	0	.17	.07/15/2034	1.A
.36291P-BC-9	GN 633735 - RMBS		09/01/2022	Paydown .....		4,105	4,105	4,175	4,154	0	(49)	0	(49)	0	0	0	0	0	0	0	0	0	.151	.10/15/2034	1.A
.36291T-AQ-1	GN 637315 - RMBS		09/01/2022	Paydown .....		10,948	11,188	11,152	11,152	0	(204)	0	(204)	0	0	0	0	0	0	0	0	0	.446	.12/15/2034	1.A
.36295Q-CN-8	GN 676977 - RMBS		09/01/2022	Paydown .....		1,350	1,350	1,398	1,398	0	(48)	0	(48)	0	0	0	0	0	0	0	0	0	.41	.05/15/2038	1.A
.36376S-M8-0	GNP 2011-058 C - CMBS		09/01/2022	Paydown .....		40,690	40,690	39,691	39,691	0	999	0	999	0	0	0	0	0	0	0	0	0	.049	.08/16/2051	1.A
<b>0109999999. Subtotal - Bonds - U.S. Governments</b>						102,197	102,197	101,913	102,321	0	(124)	0	(124)	0	0	0	0	0	0	0	0	0	3,288	XXX	XXX
718814-ZZ-2	PHOENIX ARIZ		05/11/2022	Call @ 100.00		40,000	40,000	44,638	43,953	0	(122)	0	(122)	0	0	0	0	0	0	0	0	0	.1,054	.07/01/2034	1.B FE
<b>0709999999. Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions</b>						40,000	40,000	44,638	43,953	0	(122)	0	(122)	0	0	0	0	0	0	0	0	0	.1,054	XXX	XXX
.052414-NE-6	AUSTIN TEX ELEC UTIL SYS REV		09/28/2022	Call @ 100.00		190,000	190,000	190,000	190,000	0	0	0	0	0	0	0	0	0	0	0	0	0	.4,832	.11/15/2025	1.D FE
.3131WQ-2W-6	FH ZJ0789 - RMBS		09/01/2022	Paydown .....		1,365	1,365	1,366	1,366	0	1	0	1	0	0	0	0	0	0	0	0	0	.36	.12/01/2040	1.A
.3131WQ-5C-6	FH ZJ0443 - RMBS		09/01/2022	Paydown .....		5,284	5,284	5,146	5,125	0	159	0	159	0	0	0	0	0	0	0	0	0	.151	.12/01/2040	1.A
.3131WR-K2-0	FH ZJ1213 - RMBS		09/01/2022	Paydown .....		1,581	1,581	1,662	1,687	0	(106)	0	(106)	0	0	0	0	0	0	0	0	0	.41	.02/01/2041	1.A
.3131X4-2U-8	FH ZK1687 - RMBS		09/01/2022	Paydown .....		1,456	1,456	1,442	1,448	0	8	0	8	0	0	0	0	0	0	0	0	0	.40	.07/01/2024	1.A
.3131X4-LN-3	FH ZK1233 - RMBS		09/01/2022	Paydown .....		1,286	1,286	1,268	1,280	0	7	0	7	0	0	0	0	0	0	0	0	0	.39	.06/01/2023	1.A
.3131X4-LP-8	FH ZK1234 - RMBS		07/25/2022	Paydown .....		1,551	1,551	1,488	1,488	0	19	0	19	0	0	0	0	0	0	0	0	0	.41	.06/01/2023	1.A
.3131X5-D5-8	FH ZK1924 - RMBS		09/01/2022	Paydown .....		3,085	3,085	3,203	3,112	0	(27)	0	(27)	0	0	0	0	0	0	0	0	0	.89	.10/01/2024	1.A
.3131XG-2M-9	FH ZL1680 - RMBS		09/01/2022	Paydown .....		4,975	4,975	5,164	5,179	0	(204)	0	(204)	0	0	0	0	0	0	0	0	0	.134	.07/01/2041	1.A
.3131XG-JU-3	FH ZL1175 - RMBS		09/01/2022	Paydown .....		419	419	425	429	0	(9)	0	(9)	0	0	0	0	0	0	0	0	0	.13	.04/01/2041	1.A
.3131XG-NZ-7	FH ZL1308 - RMBS		09/01/2022	Paydown .....		1,546	1,546	1,543	1,538	0	7	0	7	0	0	0	0	0	0	0	0	0	.41	.05/01/2041	1.A
.3131XG-ZE-1	FH ZL1641 - RMBS		09/01/2022	Paydown .....		1,618	1,618	1,679	1,682	0	(64)	0	(64)	0	0	0	0	0	0	0	0	0	.49	.01/01/2041	1.A
.3131XM-FM-2	FH ZL5572 - RMBS		09/01/2022	Paydown .....		4,161	4,161	4,337	4,311	0	(150)	0	(150)	0	0	0	0	0	0	0	0	0	.101	.04/01/2043	1.A
.3131XN-6U-2	FH ZL7183 - RMBS		09/01/2022	Paydown .....		600	600	631	636	0	(36)	0	(36)	0	0	0	0	0	0	0	0	0	.16	.10/01/2043	1.A
.31329K-XH-2	FH ZA2480 - RMBS		09/01/2022	Paydown .....		140,796	140,796	136,089	134,179	0	6,618	0	6,618	0	0	0	0	0	0	0	0	.2,784	.11/01/2037	1.A	
.3132A1-UC-6	FH ZS1479 - RMBS		09/01/2022	Paydown .....		937	937	876	877	0	59	0	59	0	0	0	0	0	0	0	0	0	.31	.01/01/2035	1.A
.3132A6-HV-8	FH ZS5644 - RMBS		09/01/2022	Paydown .....		745	745	714	736	0	9	0	9	0	0	0	0	0	0	0	0	0	.22	.07/01/2023	1.A
.31371M-GC-5	FN 255895 - RMBS		09/01/2022	Paydown .....		3,735	3,735	3,378	3,403	0	332	0	332	0	0	0	0	0	0	0	0	.120	.09/01/2035	1.A	
.3137A6-SE-5	FHR 3792 KL - CMO/RMBS		09/01/2022	Paydown .....		124,133	124,133	119,187	123,141	0															

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

## **SCHEDULE D - PART 4**

#### Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22		
										11	12	13	14	15									
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid-eration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amor-tization)/Accretion	Total Change in Book/Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation and SVO Administrative Symbol			
..31415P-D6-2	FN 984925 - RMBS		09/01/2022	Paydown ..			.298	.298	.294	.0	.2	0	0	.298	0	0	0	0	0	06/01/2023	1.A		
..31416T-JN-0	FN AA9268 - RMBS		09/01/2022	Paydown ..			.2,514	.2,514	.2,493	.0	.12	0	.12	0	0	0	0	0	0	06/01/2023	1.A		
..31418C-WW-0	FN MA3360 - RMBS		09/01/2022	Paydown ..			.8,361	.8,361	.8,403	.0	(42)	0	(42)	0	0	0	0	0	0	05/01/2038	1.A		
..57419R-D7-7	MARYLAND ST CINTY DEV ADMIN DEPT HSG & C		07/05/2022	Call @ 100.00 ..			.65,000	.65,000	.65,000	.0	0	0	0	.65,000	0	0	0	0	0	03/01/2039	1.C FE		
..60416S-5D-8	MINNESOTA ST HSG FIN AGY ..		09/02/2022	Call @ 100.00 ..			.5,000	.5,000	.5,000	.0	0	0	0	.5,000	0	0	0	0	0	01/01/2040	1.B FE		
..92812U-04-3	VIRGINIA ST HSG DEV AUTH COMWLTH MTG		09/01/2022	Redemption @ 100.00 ..			.5,799	.5,799	.5,799	.0	0	0	0	.5,799	0	0	0	0	0	10/25/2037	1.A FE		
0909999999. Subtotal - Bonds - U.S. Special Revenues										1,514,510	1,514,510	1,527,604	1,494,979	0	4,101	0	4,101	0	1,514,510	0	0	0	37,571 XXX
..001768-AA-4	AM FLORENCE LLC		09/30/2022	Call @ 100.00 ..			.91,194	.91,194	.91,194	.0	0	0	0	.91,194	0	0	0	0	0	12/31/2035	2.C PL		
..05377R-CR-3	AESOP 2017-1 B - ABS		09/20/2022	Paydown ..			.1,125,000	.1,125,000	.1,124,532	.1,125,064	(64)	0	0	.1,125,000	0	0	0	0	0	09/20/2023	1.F FE		
..05588U-AA-0	HGVI 19A A - RMBS		09/25/2022	Paydown ..			.14,942	.14,942	.14,938	.0	3	0	3	0	0	0	0	0	0	09/26/2033	1.F FE		
..12510H-AD-2	CAUT 2020-1 A4 - ABS		09/15/2022	Paydown ..			.625	.625	.625	.0	0	0	0	.625	0	0	0	0	0	02/15/2050	1.E FE		
..156700-BB-1	LUMEN TECHNOLOGIES INC		09/27/2022	Not Available ..			1,003,406	1,155,000	1,190,620	.1,120,399	(7,085)	0	(7,085)	0	1,174,576	0	0	(171,170)	.65,421	12/15/2026	3.C FE		
..25755T-AL-4	DPABS 2019-1 A2 - RMBS		07/25/2022	Paydown ..			.2,500	.2,500	.2,500	.0	0	0	0	.2,500	0	0	0	0	0	10/25/2049	2.A FE		
..30306V-AA-6	FLNG LIQUEFACTION 3 LLC		06/30/2022	Paydown ..			.0	.0	.0	.0	0	0	0	.0	0	0	0	0	0	06/30/2039	2.C FE		
..43283G-AA-0	HGVT 222 A - RMBS		09/25/2022	Paydown ..			.33,292	.33,286	.0	.0	6	0	0	.33,292	0	0	0	0	0	01/26/2037	1.A FE		
..43284B-AA-0	HGVT 18A A - RMBS		09/25/2022	Paydown ..			.31,300	.31,300	.31,300	.0	0	0	0	.31,300	0	0	0	0	0	02/25/2032	1.A FE		
..46638U-AA-2	JPMCC 2012-C8 B - CMBS		08/17/2022	Paydown ..			1,050,000	1,050,000	.1,076,242	.1,050,658	(658)	0	(658)	0	1,050,000	0	0	0	0	0	24,715	10/17/2045	1.B FE
..48666K-AY-5	KB HOME		08/10/2022	RBC CAPITAL MARKETS			1,003,950	1,090,000	.1,146,854	.1,140,341	(3,696)	0	(3,696)	0	1,136,645	0	(132,695)	(132,695)	38,720	11/15/2029	3.B FE		
..52523K-AG-9	LXS 2006-17 F41 - RMBS		09/01/2022	Paydown ..			.60,689	.60,689	.28,752	.45,805	14,884	0	14,884	0	.60,689	0	0	0	0	0	1,901	11/25/2036	5.A FE
..55037L-AA-2	LUNR 2020-1 A - ABS	C.	09/15/2022	Paydown ..			.23,251	.23,251	.23,251	.0	0	0	0	.23,251	0	0	0	0	0	02/15/2045	2.B FE		
..62877C-AA-1	NAC AVIATION 29 DESIGNATED ACTIVITY COMP	C.	08/26/2022	Call @ 100.00 ..			.17,640	.17,640	.0	.0	0	0	0	.17,640	0	0	0	0	0	06/30/2026	4.B FE		
..705322-AA-4	PEDERNALES ELECTRIC COOPERATIVE, INC.		09/15/2022	Redemption @ 100.00 ..			.33,000	.33,000	.33,000	.0	0	0	0	.33,000	0	0	0	0	0	.772	09/15/2051	1.D	
..82652N-AA-6	SPFC 193 A - RMBS		09/20/2022	Paydown ..			.32,304	.32,304	.32,303	.0	0	0	0	.32,304	0	0	0	0	0	.508	08/20/2036	1.A FE	
..87054#-AA-6	SW; SWEETWATER ROYALTIES L 5.32 30SEP40		09/30/2022	Redemption @ 100.00 ..			.6,848	.6,848	.6,848	.0	0	0	0	.6,848	0	0	0	0	0	.182	09/30/2040	2.B PL	
..88576N-AB-4	HENDA 2006-1 A2 - RMBS		09/15/2022	Paydown ..			.32,993	.32,993	.32,784	.33,114	(121)	0	(121)	0	.32,993	0	0	0	0	0	1,206	03/15/2047	1.B FE
..92211M-AE-3	VDC 2018-2 A2 - ABS		09/15/2022	Paydown ..			.3,125	.3,125	.3,000	.3,057	.68	0	.68	0	.3,125	0	0	0	0	0	.87	11/16/2043	1.G FE
..92347Y-AC-8	VZOT 2019-1 A - RMBS		07/20/2022	Paydown ..			500,000	500,000	.499,847	.499,974	.26	0	.26	0	500,000	0	0	0	0	0	8,808	09/20/2023	1.A FE
..92838G-AA-1	VISTA RIDGE LLC AND CENTRAL TEXAS REGION		06/30/2022	Redemption @ 100.00 ..			.0	.0	.0	.0	0	0	0	.0	0	0	0	0	0	0	10/14/2049	1.F PL	
..95984#-AA-8	WESTERN VISTA SOLAR HL		08/01/2022	Call @ 100.00 ..			.3,819	.3,819	.3,819	.0	0	0	0	.3,819	0	0	0	0	0	.132	03/31/2040	2.C PL	
..97314G-AB-1	WIND ENERGY TRANSMISSION TEXAS, LLC		09/30/2022	Redemption @ 100.00 ..			.5,518	.5,518	.5,518	.0	0	0	0	.5,518	0	0	0	0	0	.111	12/07/2040	1.F PL	
..66363#-AX-5	NAC AVIATION 29 DESIGNATED ACTIVITY COMP	C.	06/01/2022	Adjustment ..			805,452	1,023,926	1,000,000	1,000,000	0	0	0	0	1,000,000	(194,548)	(194,548)	(194,548)	13,689	02/27/2028	6. PL		
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)										5,880,849	6,336,967	6,398,853	6,263,708	0	3,365	0	3,365	0	6,379,262	0	(498,413)	(498,413)	
2509999997. Total - Bonds - Part 4										7,537,557	7,993,674	8,073,008	7,904,961	0	7,221	0	7,221	0	8,039,801	0	(502,244)	(502,244)	
2509999998. Total - Bonds - Part 5										XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
2509999999. Total - Bonds										7,537,557	7,993,674	8,073,008	7,904,961	0	7,221	0	7,221	0	8,039,801	0	(502,244)	(502,244)	
4509999997. Total - Preferred Stocks - Part 4										0	XXX	0	0	0	0	0	0	0	0	0	0		
4509999998. Total - Preferred Stocks - Part 5										XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
4509999999. Total - Preferred Stocks										0	XXX	0	0	0	0	0	0	0	0	0	0		
5989999997. Total - Common Stocks - Part 4										0	XXX	0	0	0	0	0	0	0	0	0	0		
5989999998. Total - Common Stocks - Part 5										XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
5989999999. Total - Common Stocks										0	XXX	0	0	0	0	0	0	0	0	0	0		
5999999999. Total - Preferred and Common Stocks										0	XXX	0	0	0	0	0	0	0	0	0	0		
6009999999 - Totals										7,537,557	XXX	8,073,008	7,904,961	0	7,221	0	7,221	0	8,039,801	0	(502,244)	(502,244)	
																				228,194	XXX		

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open  
**N O N E**

Schedule DB - Part B - Section 1 - Futures Contracts Open  
**N O N E**

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made  
**N O N E**

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open  
**N O N E**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By  
**N O N E**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To  
**N O N E**

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees  
**N O N E**

Schedule DL - Part 1 - Reinvested Collateral Assets Owned  
**N O N E**

Schedule DL - Part 2 - Reinvested Collateral Assets Owned  
**N O N E**

## STATEMENT AS OF SEPTEMBER 30, 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

**SCHEDULE E - PART 1 - CASH**

## Month End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	
BNY Mellon .....	Pittsburgh, PA .....				(1,564)	.52	.68	XXX
Huntington National Bank .....	Columbus, OH .....				5,398,961	5,749,597	4,937,650	XXX
0199998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX						XXX
0199999. Totals - Open Depositories	XXX	XXX	0	0	5,397,397	5,749,649	4,937,718	XXX
0299998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX						XXX
0299999. Totals - Suspended Depositories	XXX	XXX	0	0	0	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	0	0	5,397,397	5,749,649	4,937,718	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX				XXX
0599999. Total - Cash	XXX	XXX	0	0	5,397,397	5,749,649	4,937,718	XXX

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

**SCHEDULE E - PART 2 - CASH EQUIVALENTS**

Show Investments Owned End of Current Quarter

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
.....	UNITED STATES TREASURY .....		09/30/2022	0.000	11/01/2022	1,556,748	0	0
0019999999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						1,556,748	0	0
0109999999. Total - U.S. Government Bonds						1,556,748	0	0
0309999999. Total - All Other Government Bonds						0	0	0
0509999999. Total - U.S. States, Territories and Possessions Bonds						0	0	0
0709999999. Total - U.S. Political Subdivisions Bonds						0	0	0
0909999999. Total - U.S. Special Revenues Bonds						0	0	0
1109999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						0	0	0
1309999999. Total - Hybrid Securities						0	0	0
1509999999. Total - Parent, Subsidiaries and Affiliates Bonds						0	0	0
1909999999. Subtotal - Unaffiliated Bank Loans						0	0	0
2419999999. Total - Issuer Obligations						1,556,748	0	0
2429999999. Total - Residential Mortgage-Backed Securities						0	0	0
2439999999. Total - Commercial Mortgage-Backed Securities						0	0	0
2449999999. Total - Other Loan-Backed and Structured Securities						0	0	0
2459999999. Total - SVO Identified Funds						0	0	0
2469999999. Total - Affiliated Bank Loans						0	0	0
2479999999. Total - Unaffiliated Bank Loans						0	0	0
2509999999. Total Bonds						1,556,748	0	0
94975H-29-6 .....	ALLSPRING:TRS+ MM I .....	SD	08/02/2022	2.670		0	0	0
94975H-29-6 .....	ALLSPRING:TRS+ MM I .....		06/02/2021	2.670		500,000	912	2,157
8209999999. Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO						500,000	912	2,157
000000-00-0 .....	FIDELITY .....		09/30/2022	0.000		6,633,154	0	26,486
316175-10-8 .....	FIDELITY IMM:GOVT I .....		09/30/2022	2.790		19,029,432	23,414	7,291
8309999999. Subtotal - All Other Money Market Mutual Funds						25,662,585	23,414	33,777
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8609999999 - Total Cash Equivalents						27,719,334	24,326	35,933